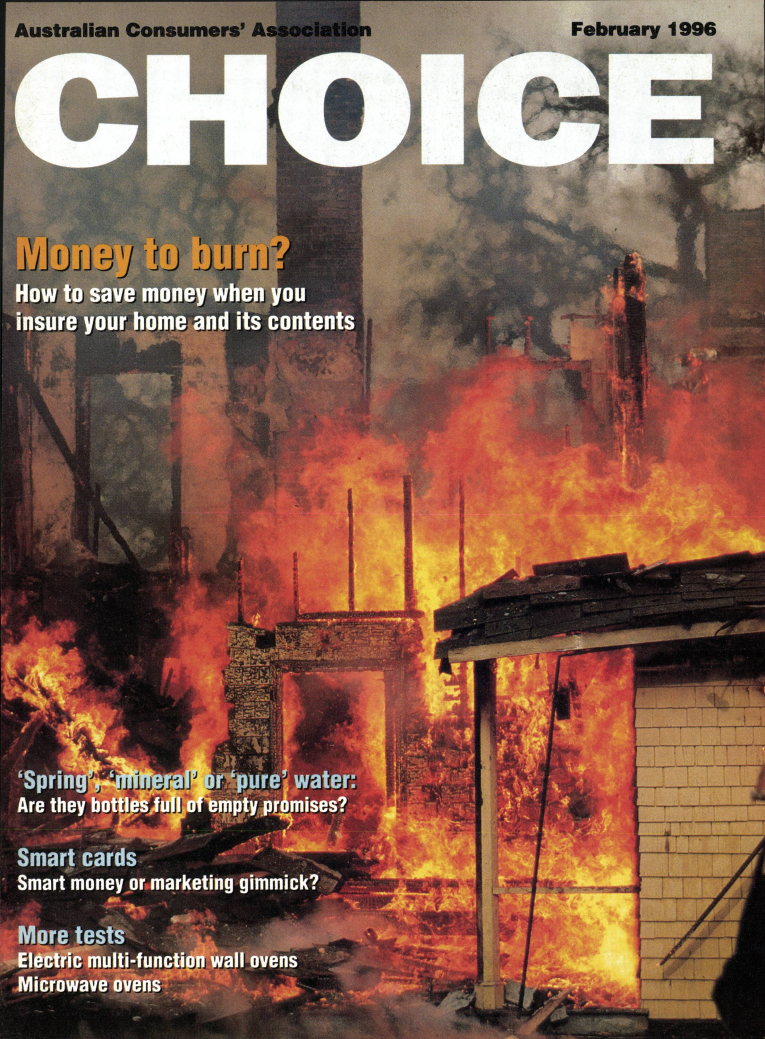
Australian Consumers' Association

February 1996

CHOICE



Money to burn?

How to save money when you insure your home and its contents

'Spring', 'mineral' or 'pure' water:

Are they bottles full of empty promises?

Smart cards

Smart money or marketing gimmick?

More tests

Electric multi-function wall ovens

Microwave ovens

About the Consumers' Association

The Australian Consumers' Association is a non-profit, non-party-political organisation established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers.

We are completely independent. We buy all the products we test on the open market. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our CHOICE ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a Best Buy. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE.

No commercial use policy. Our ratings and reports may not be used in advertising or for any other commercial purpose. The Consumers' Association will take all steps open to it to prevent commercial use of its materials, its name, and the name of CHOICE or our other publications. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; fax (02) 558 9341.

We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote consumers' rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Membership costs $75 per year, which covers your subscription to CHOICE plus a further subscription to our policy magazine, *Consuming Interest*.

About CHOICE

CHOICE is published monthly by the Australian Consumers' Association.

Subscription rates. $48 for one year, $89 for two years; institutions $66 per year.

Subscription problems or changes of address. Write to Subscriptions Department, CHOICE, 57 Carrington Road, Marrickville 2204, phone (02) 558 8088 or fax (02) 559 3260. Please include your subscriber number (found in the top corner of your CHOICE address label) or have it ready by you when you phone us.

Back issues. Subscribers can buy back issues at the following rates: $6 for one copy, $10 for two, $13 for three, and $4 each after that. Non-subscribers can purchase back issues that are less than 12 months old for $16 per copy; more than 12 months old, $10. Write to Consumer Information Service, CHOICE, 57 Carrington Road, Marrickville 2204, or phone (02) 559 9855.

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Mailing lists. We never sell the CHOICE mailing list to other organisations. We also don't purchase mailing lists for marketing purposes from other organisations.

Other Consumers' Association products

CHOICE Books publishes non-fiction titles on a wide range of topics, with a consumer perspective.

Consumer Bookshelf offers both CHOICE Books and material from other publishers for sale by mail order.

CHOICEFax supplies faxed copies of many CHOICE articles for $6 per article to subscribers, $16 to non-subscribers. Call (02) 558 8088 to order an article, using your credit card details.

Test Research provides fee-for-service testing of consumer products for other consumer organisations, government and industry. Contact Jeanette Dwyer on (02) 559 9801.

Consuming Interest, our quarterly campaigning magazine, is published in February, May, August and November. It provides straight facts, probing analysis, in-depth reporting, informed opinion and stimulating debates. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE Travel. This magazine is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. Its reports are independent in the same style as CHOICE and, while they're written from the perspective of a European base, most of the information in them is just as useful to travelling Australians.

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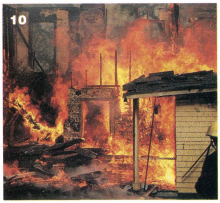
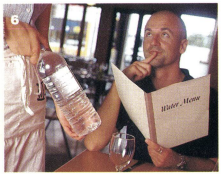


Cover photo: Australian Picture Library



Coming in the next three issues

Tests: Multi-disc CD players, answering machines, window locks, 34 cm TVs, gas heaters, laundry detergents, car steering wheel locks, kitchen knives, milk, Internet service providers.
Reports: Home security, using the hospital system, genetic engineering in food, car reliability survey results, buying a new bathroom, the basics of superannuation, carpet cleaning methods, toothpaste, how to choose a lawyer, new surgical techniques, pay TV vs free-to-air, car security, personal super.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

Choice Regulars

4 Choice Cuts

Using pool chlorine safely; chocolate is still chocolate; update on car baby capsules; a cheap household appliance?

24 Consumer-in-law: Going willingly

Not making a will can leave your estate in a horrible mess for your family to sort out. What should you include in a will; what are executors, probate and family provision; and what do you need to look out for? We also evaluate some do-it-yourself will kits.

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Consumer boycotts, Microsoft, cosmetics labelling, genetic engineering, privatisation of telecommunications — catch up with the Consumers' Association's policy work in this preview of the next *CI* magazine.

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Choice Reports

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How much do you need to pay, how do you tell if you have the right amount of cover, what to look out for in the small print — it's all in this comprehensive report.

20 Smart cards

Trials are under way to put these cards in your pocket instead of small change, but what's in it for you and — more significantly — what's in it for the card providers?

Choice Tests

6 Bottled water

It may be called 'pure', 'spring', 'mineral', 'mineralised' or even 'natural', but do these labels on bottled water really mean anything?

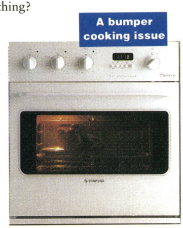
36 Electric multi-function wall ovens

'Multi-function' means the oven can use a fan and several cooking elements in various combinations, giving cooking versatility. We found a wide range of scores among the ovens we tested.

40 Medium-sized microwave ovens

We tested the ovens' automatic cooking programs as well as normal recipe cooking. Apart from a few poor results, our main complaint was that the model that cooked the best was frustratingly difficult to use.

A bumper cooking issue



Pool safety

CAREFUL WITH CHLORINE

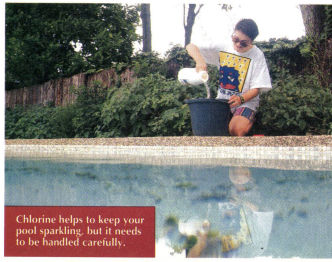
CONSIDERING HOW MANY thousands of swimming pools there are in Australia, it's amazing how little people know about the dangers of mishandling chlorine.

Unless pool chlorine is stored and mixed correctly, it can 'ignite' or 'explode', possibly causing serious injury. Only recently we heard from a subscriber who had damaged the sight in one eye in just this way.

Chlorine granules have been known to spark as a result of being rubbed together, the container being dropped, being stored in damp conditions, or even coming into contact with chlorine of another brand name.

For safe chlorine use, we suggest you:

- Always read and follow safety warnings on chlorine storage containers and dispensers before using it.
- Always store chlorine in a cool, dry place in the container in which it was supplied. Make sure it has an airtight lid, which is left on.
- Never mix one brand of chlorine with another, or mix chlorine granules and tablets together, either in a dispenser or storage container. Wash and dry the dispenser and scoop thoroughly if you do change brands. Keep chlorine away from other pool chemicals, and even suntan lotions, insect sprays, food and tobacco.
- Never store chlorine in a container previously used for something else — even minute residue could spark a reaction.
- When diluting chlorine, always pour the chemical into the water — never the other way around, because it could generate heat and cause an explosion. Don't dilute it in a bucket previously used for something else.
- Never store chlorine near flammable products such as oil or petrol.
- Don't let chlorine make contact with your eyes, skin or clothes. If it gets in your eyes, flood them with water for *at least* 15 minutes and seek medical help. Don't inhale any dust or vapour. If the chlorine touches you, wash it off immediately. If it gets onto your clothes, remove them and dunk them straight into water. Don't wear old gardening clothes with oil or petrol stains on them.
- Never handle chlorine in an unventilated, confined area, and preferably only open the container in the shade.
- Handle containers of chlorine very carefully so you don't drop them, and don't roll them either — it may cause dangerous friction. Likewise, don't sweep spilt chlorine — drown it in water. And don't return spilt chlorine to its container, because it may have picked up other residue.
- Keep chlorine away from children and anyone unfamiliar with handling it.



Chlorine helps to keep your pool sparkling, but it needs to be handled carefully.

Promo raises doubts

HOME APPLIANCE OFFER FROZEN

BEWARE OF PROMOTIONAL cards from an organisation called the European Appliance Factory Outlet (EAFO).

Thousands of these green cards were mailed to households around Australia, stating that for $39.95, consumers could purchase two out of five well-known appliances listed on the card — but they couldn't choose which two.

The products listed included a Miele dishwasher, a La Cuisine food processor, a Sony stereo CD component centre, a GrillMaster barbecue and a Sharp microwave oven.

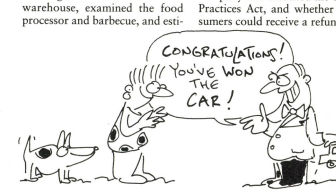
The fine print said the consumer was guaranteed to receive the food processor and the barbecue, but had a one in a million chance of receiving the dishwasher, stereo or microwave.

The Department of Consumer Affairs in Hobart, where EAFO's local agent Garmer Ltd has its warehouse, examined the food processor and barbecue, and estimated they were only worth between $10 and $15 each. The food processor turned out to be hand-operated, and the barbecue only a folded pressed-steel grill to be used with heat beads.

The Australian Competition and Consumer Commission (ACCC) sought an injunction in the Federal Court in Melbourne in response to dozens of complaints about the unusual deal the green promotion cards were offering.

The Federal Court issued an interim injunction against Garmer Ltd and its general manager, freezing all its bank accounts and activities surrounding the promotion, so the money can't be used or the orders processed.

At the time of writing, Garmer Ltd's activities and bank accounts remained frozen pending a court hearing in mid-December 1995, which was to decide whether the company had breached the Trade Practices Act, and whether consumers could receive a refund.



Update

HOW TO HAVE A HEALTHY HOLIDAY

CHOICE, December 1995

The Qantas Travel Medicine Centre, mentioned on page 24, has closed down, and IAMAT (International Association for Medical Assistance for Travellers), mentioned on page 26, no longer has an office in Australia.

500 L FRIDGES

CHOICE, December 1995

We said on page 28 that the **HOOVER D505UF's** door opening direction can be reversed after purchase, and that it's recommended you get a serviceperson to do this. Hoover has since informed us that although the door *can* be reversed, it requires holes to be made in the cabinet; it describes the result as "not very attractive".

Sweet treats

GOING THE MILKY WAY

CHOCOLATE, THEY SAY, IS best eaten in moderation. "Couldn't agree more," the manufacturer of **MILKY WAY Children's Chocolate** assured us.

Mars, the maker of **MILKY WAY**, is now producing a smaller variation of the well-known chocolate bar and marketing it at even younger children. The new bars come in an eight-pack; each is half the size (12.5 g) of the traditional **MILKY WAY** (25 g), and has a whipped milk-based centre rather than the usual nougat.

A company spokesman said the smaller bars are designed for portion control, so parents can give their children a chocolate treat without it being the larger-sized **MILKY WAY** bar.

But just because they're smaller doesn't mean they're healthier: although **MILKY WAY Children's Chocolate** does have 28% more milk than standard chocolate, half the bar's content is sugar and one third is fat. In fact, the smaller **MILKY WAY** has as many grams of fat as the larger version.

Kinder Chocolate recently brought out a similar product with much the same ingredients. It claims on the box: "Every 100 g of **KINDER** contains the most important nutritional constituents of one quarter of a litre of milk." Which "constituents" are Kinder Chocolate referring to? Any amount of calcium in the chocolate doesn't compensate for the large amounts of fat and sugar.

Our verdict: just because it's "especially formulated for children" doesn't mean it's any healthier. Chocolate is chocolate, regardless of size.

■ While we're on the subject, it seems that in Scotland, many fish and chips shops have added a new delicacy to their menu: fried Mars Bars. Dipped in thick batter and deep-fried, the crispy-on-the-outside-and-gooey-on-the-inside new-style sweet is a dietitian's nightmare. The trend has extended to included deep-fried Snickers, Crunchies and other chocolate bars.

Milky Way Children's Chocolate — a smaller bar, but it has as much fat as a normal Milky Way, and half of it is sugar.

Corrections

WASHING MACHINES

CHOICE, December 1995

The distributor of GE washing machines has informed us that the **GE WWA 6504/7504/8504** models we reported on have been superseded. The new model numbers are **GE WWH 6504/7504/8504**. Changes to the models are cosmetic only.

HANDHELD BLENDERS

CHOICE, December 1995

The distributor of **BRAUN** products in Australia is Braun, not Tycraft as we stated in the table on page 38.

REVERSE-CYCLE AIR CONDITIONERS

CHOICE, November 1995

The distributor of the **BRADWAY RAR 100** is Bradway, not Teco/Bradway as we stated in the table on page 38.

Update

CHILD CAR RESTRAINTS

The safest way for your baby to travel in the car — until he or she grows too large — is in a rearward-facing infant restraint. (When they're too big for this they should ride in a forward-facing restraint.) The only infant restraint we recommended in our April 1995 test of child car restraints was the **SAFE-N-SOUND Baby Safety Capsule**.

In December last year some **SAFE-N-SOUND Baby Safety Capsules** and **Baby Commuter Child Restraints** were recalled by their manufacturer, Britax Child-Care Products (see *Recalls and Bans*, page 46). The company's laboratory testing had turned up a potential problem with some restraints' buckles.

With continuous use over time, the affected buckles can crack on the inside, which means the pressure a child might accidentally apply to the release button could be enough to open it. The restraints with this problem have mainly been from hire schemes, where two or three families have used the same restraint over a longer period of time.

The company says it has also done extensive crash testing and once the buckle is securely clasped, it does not release during an accident.

Only the buckles on some **SAFE-N-SOUND Baby Safety Capsules** and **Baby Commuter Child Restraints** are affected — other products made by Safe-n-Sound don't have this type of buckle.

You can recognise the buckles by their grey or yellow housing and red side release buttons. Capsules with black buckles or Velcro bands are not affected and are not part of the recall.

Newer capsules, made since April 1995, have different buckles, and all **SAFE-N-SOUND** restraints you'll find in the shops now won't have this potential problem.

Some subscribers have contacted us to ask how we could have recommended a capsule which is then recalled. With the NRMA and the NSW Roads and Traffic Authority Crashlab, we tested for performance in crash tests and ease of use, but durability was beyond the scope of any reasonable tests.

All the child car restraints available in Australia meet the very stringent Australian Standard, and therefore offer acceptable standards of safety. Our tests, however, evaluated crash test performance beyond the standard's requirements, and found big differences between the best and worst performers. Some restraints appeared just to scrape through, in terms of complying with the standard, while others exceeded these safety requirements by a healthy margin.

Since our tests CHOICE has been criticised by some people who — for some reason — don't believe we should have subjected the restraints to tougher tests than the standard. We consider the additional tests simulate situations which may occur in real life (for example side impacts) and that the best restraints will deal better with these tests as well as meeting the basic safety requirements of the standard.

Rather than trying to frighten people away from using restraints, our advice from April 1995 still stands: don't allow your child to travel in a car where no restraint is available — any restraint is better than none, and all restraints on the market meet the Australian Standard.

Of course, different-sized children need different restraints, and rearward-facing infant restraints are the safest option until your child becomes too large for them. It's also particularly important to ensure the restraint is properly fitted to the car's anchor points.

Recalls and Bans on page 46 gives more details about how to identify the affected **SAFE-N-SOUND** buckles, and how to get a replacement from Britax. Until you receive your replacement buckle, don't stop using the restraint — as long as the buckle is fastened it should provide protection in a crash.

Bottled water

The marketing hype builds it up to be all things to all people — healthy, pure and natural. But does bottled water live up to its image?

WHY DO WE PAY FOR WATER IN bottles to the tune of $270 million a year? Perhaps it's the lure of pictures of snow-capped mountains, gushing waterfalls and rolling hills. Or maybe it's our suspicions about tap water? Then again, it could simply be because it's the trendy thing to do.

WHICH WATER — BOTTLE OR TAP?

If you're looking for a clean, safe water supply, generally you need look no further than your tap. There are only two good reasons to choose bottled water over tap water:

- If you don't like the look, taste or smell of your tap water.
- If you live in an area which has particular problems with its tap water, and you've been advised to drink bottled water. (If you're concerned about the quality of your tap water, the section on *Checking out your water* in *How safe – and affordable – is our drinking water?*, CHOICE, September 1995, will help you decide if you have a real problem).

NATURAL?

The word 'natural' is displayed prominently on the label of nearly every spring water bottle.

What does it conjure up? Images of something straight from nature, untouched and untampered with? Don't count on it. Nearly all Australian waters are treated in some way and quite a number are bottled away from the source (see *Straight to the source* on page 8).

For imported waters it's a different story. In France and other countries of the European Union, mineral and spring waters are not allowed to undergo any treatment and are generally bottled at the source. In these countries there are very clearly defined requirements placed on the source to assure control of its purity.

However, in Australia there are no national regulations, or even uniform guidelines, to ensure that only clean sources of water are chosen for bottling (see *Straight to the source*). As long as the end product meets certain microbiological requirements, it can undergo a whole range of treatments to get there.

Most Australian bottled water is filtered, as well as treated with ultraviolet light or ozone to kill bacteria. In fact, it can even be treated with chlorine — just like tap water (however, the chlorine will be removed again, so you won't end up with a chlorine smell or taste). This makes some of it no more natural than tap water.

PURE?

While mineral and spring waters go for the natural image, table and purified waters trade on 'pure' (see *Bottled water choices*, below, for a description of the various types of water). They're 'pure', all right, in the sense that they've been treated in an attempt to remove just about everything other than H_2O. However, various surveys have shown that even some 'pure' bottled waters can contain high levels of bacteria (see below). So you might not be getting the pure water you think you are.

Bottled water is big business these days — but what are you really paying for?

Minerals are some of the things removed. According to the labelling information on **MOORES Ultra Pure** distilled drinking water, they can "overload the body and alter the complex and delicate levels the body tries to maintain". This, of course, is pure nonsense.

WHAT'S BEEN FOUND?

The last time we looked at non-carbonated bottled water we found high levels of bacteria in most we tested, although we didn't find evidence of any type of bacteria that would make you sick. A major study carried out by the health department in WA found similar results. Ongoing monitoring by various state health departments also supports these findings.

Fizzy waters are much less likely to have high levels of bacteria — the carbon dioxide that gives them their fizz makes the water slightly acidic, which doesn't suit bacteria.

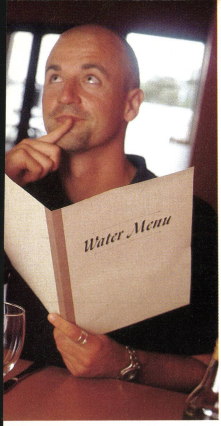
SAFETY TIPS

In general, bottled water should be safe to drink. However, still water in particular needs to be handled and stored carefully to avoid contaminating it with bacteria, or allowing any bacteria already present to grow.

Bottled water choices

The unsuspecting individual might think the choice is easy — it's either fizzy or still, right? Not so. The labels use a vast array of names to describe water — carbonated (fizzy), still (non-carbonated), mineral, spring, table, pure, purified, soda, mineralised — but there are really only three groups.

- **Mineral water** and **spring water** are names that can be used interchangeably. The water must come from underground and, in its natural state, contain 'soluble matter' (which is dissolved minerals).
- **Table** or **purified water** is still water, usually from a tap, that's been purified in some way (see *Straight to the source* on page 8 for more information).
- **Carbonated water, soda water** and **mineralised water** are usually tap water with bubbles, salts or minerals added.



Here are some basic safety tips worth following:

- Always store bottled water in the fridge, never on the kitchen bench or in direct sunlight.
- Don't drink directly from the bottle unless you plan to finish the water in one go — you could contaminate it with bacteria, which could then multiply.
- Don't buy more still water than you need at any one time.
- As with tap water, bottled water should be boiled if it is to be mixed with infant formula.

Home delivery

The sales of water delivered to homes and offices is a growing business. We surveyed the following major players:

- **AQUA VITAL**
- **NEVERFAIL**
- **PICCADILLY**
- **FOUNTAINHEAD**
- **MT LOFTY SPRINGS**
- **LINTON PARK**
- **BRIM-BRIM**

All these companies source their water from a spring, drilled 'spring' or drilled aquifer — none is purified tap water (see *Straight to the source*, overleaf, for explanations of each type). It comes from the same source and is treated in the same way as their bottled water for retail outlets (when they supply both types — some are only in the bulk water business).

These companies offer a range of different deals. One option is to lease a cooling unit for about $180–$240 a year (you can usually lease on a monthly or six-monthly basis instead). Another option is to forgo the cooling unit and just pay for the water itself (usually delivered in plastic containers with a basic dispenser or tap). Some people prefer to use a ceramic container, which you can buy from most of the companies.

The water usually costs around $8.50 per 19 L (11 L containers are also common). However, the price of the water may vary somewhat within brand from state to state, or in country regions.

Different companies have different special offers, such as a one-week free-trial period (these offers sometimes only apply to businesses), or a particular number of free deliveries.

Generally you pay for the water as you go and can cancel at any time. However, beware if you have paid for a cooler in advance — you usually don't get your money back if you decide you don't want the supply any longer. In essence, the minimum period of supply, if there's a cooling unit involved, is one month. You need to shop around to get the deal which best suits your needs.

If you have water home-delivered in bulk, make sure you can keep it cool to stop bacteria growing — rent a cooling unit, or keep it in the fridge.

How safe is home-delivered?

There are a number of reasons why bulk water is potentially less safe than water sold in smaller bottles.

- There is no way to exclude bacteria once the bottles have been opened and placed in the dispenser. Air (which can carry bacteria) is sucked into the water every time someone pours a drink.
- Some of them don't have a cooling unit, so the water can sit for a number of days, sometimes in warm places or direct sunlight. Bacteria, mould and algae can grow in these conditions.

To make sure you make the safest use of home-delivered water:

- Always keep the water cold. If you buy it in a container too large to keep in your fridge, make sure you also get a cooling unit and keep it in a cool part of your house, away from direct sunlight.
- Only get enough water delivered for a week's use.

Water for travellers

Travellers often drink bottled water rather than tap, particularly in developing countries. But if the quality of the tap water is so poor, is there any guarantee the locally produced bottled waters will be much better?

According to press reports, in Malaysia in 1990 some manufacturers of local mineral waters were found to be bottling nothing more than 'purified' mains tap water. Factories visited by officials were found to be dirty and unhygienic and the treatment process left much to be desired. Some manufacturers were found to have bottled the mineral water in plastic bottles that had previously been used.

Although it is not known how widespread problems such as this example may be, when travelling it's probably safest to:

- Stick with imported brand names you're familiar with — and check that the seals look unopened.
- Buy fizzy water rather than still — bacteria can't live as well in the slightly acidic conditions that the fizziness (carbon dioxide) brings. Also, it's less likely that fizzy water has been opened or tampered with in any way.

For more tips on how to avoid food poisoning while travelling in developing countries, see *How to have a healthy holiday*, CHOICE, December 1995.

Bottled still water

Brand (in alphabetical order within types)	Manufacturer/distributor	Price ($ per 1.5L)	States available
SPRING / MINERAL*			
AQUA VITAL	Aqua Vital Australia	1.50	NSW, Qld, SA, WA
BRIM-BRIM	Cottonwood Valley	1.50	All except NT
EVIAN	Cadbury Schweppes	1.99	All
MOUNT FRANKLIN	Coca-Cola Amatil	1.47	All
PEATS RIDGE SPRINGS	Peats Ridge Springs	0.83	All
SCHWEPPES	Cadbury Schweppes	1.19 *(A)*	All
SNOWY MOUNTAIN	AWD Spring Water	0.99	NSW, Qld, SA, Tas,
SUMMIT	Berrivale Orchards	1.49	All
VITTEL	Nestlé/Coca-Cola Amatil	2.09	NSW
PURIFIED / TABLE			
BICKFORDS Pure Water	Lloyd Products	1.70	All *(C)*
NOBLE'S Pureau	Noble Beverages	1.78 *(A)*	NSW, Qld, SA, Vic
NOBLE'S Ultra Pure Water	Noble Beverages	1.11 *(B)*	NSW, Qld, SA, Vic

* Of this group of bottled waters, all except Vittel were called 'spring' water. Vittel was called mineral water.

(A) This product is available in 2 L (not 1.5 L) bottles in supermarkets. The price for 1.5 L has been calculated from the 2 L price.

(B) Only available in 5 L containers; price for 1.5 L calculated from 5 L price.

(C) May be difficult to find in some states.

(D) Although originally sourced from Mount Franklin (Victoria), this is no longer the case. It now comes from a number of sources in NSW and WA.

(E) A different water source is used for every state except SA. Water sold in SA is sourced from WA or Victoria. The bottle says which region the water comes from. Water from Tamborine Mountain is spring water.

(F) European law doesn't allow mineral or spring water to be treated. Instead there are strict controls on the safety and purity of the source.

(G) Coca-Cola Amatil wouldn't specify the treatments used. All they would say was that they treated it as permitted under the Australian Food Standards Code.

(H) 'Ultra' filtration, a type of filtration claimed to remove bacteria, making UV or ozone treatment unnecessary.

na Not applicable.

Straight to the source

Australia is largely dry, parched and dusty, but manufacturers of bottled water would have you believe otherwise. Labels tout images of country springs, where sweet rains are filtered to make the purest of water. But are they really spring water and are they naturally sprung? We surveyed some of the top sellers of non-carbonated bottled water in Australia to find out where the water really comes from (see the table, above). **BELLS** and **CRYSTAL SPRING** didn't return our survey.

Your favourite bottled still water can come from four types of source:

Spring: Water that naturally springs from the ground. It may or may not be bottled at the source.

- **Drilled 'spring':** Water drilled for and taken from below ground. It may or may not come to the surface at another point.
- **Drilled aquifer:** Water drilled for and taken from underground water-saturated rock.
- **Mains (tap):** Water taken from the normal mains supply and further treated.

The spring is sprung

Most bottled water labels give the impression that the water shot straight out of the earth into an open bottle. While you might expect spring water to come from a spring, much of it is in fact drilled for and undergoes various treatments (see the table for details). For marketing purposes, a snow-capped mountain gracing a label certainly has more appeal than a bore machine pumping water into a tanker.

In some cases, however, drawing the water from below the surface may not be a bad thing. For example, natural spring water could be contaminated by the time it reaches the surface. This is the very reason some manufacturers say they don't wait until the water surfaces. While this shows admirable concern for safety, we don't think it should be called spring water.

urce	Bottled at source	1 Type of source	2 Type of purification	Brand (in alphabetical order within types)
				SPRING / MINERAL*
W, Qld, SA, WA (8 sources)		Drilled 'spring'	Filtration, ozone and UV	**AQUA VITAL**
Warrenheip, Ballarat, Vic	✓	Spring	Filtration, ozone and UV	**BRIM-BRIM**
an, France	✓	Spring	None *(F)*	**EVIAN**
W, WA *(D)*		Drilled 'spring'	Confidential *(G)*	**MOUNT FRANKLIN**
ats Ridge, NSW (2 sources)	✓	Drilled 'spring'	Filtration, ozone and UV	**PEATS RIDGE SPRINGS**
ntral Victorian Highlands (3 sources)		Drilled 'spring'	Filtration and ozone	**SCHWEPPES**
glake, Vic		Spring	Filtration, ozone and UV	**SNOWY MOUNTAIN**
mborine Mountain, Qld (2 sources), Yarra Valley, Vic (1 source), ddaminna, WA (2 sources), Mangrove Mountain, NSW (1 source) *(E)*		Drilled 'spring' *(E)*	Filtration, ozone and UV	**SUMMIT**
tel-Bonne Source, Vosges, France	✓	Drilled aquifer	None *(F)*	**VITTEL**
				PURIFIED / TABLE
elaide, SA	na	Mains (tap)	Filtration and UV	**BICKFORDS** Pure Water
arragamba Dam, NSW	na	Mains (tap)	Filtration *(H)*	**NOBLE'S** Pureau
arragamba Dam, NSW	na	Mains (tap)	Filtration *(H)*	**NOBLE'S** Ultra Pure Water

1 Type of source
We have categorised the water sources into the four types listed below in *Straight to the source.*

2 Type of purification
A number of different purification treatments are used to remove things as large as sand particles to those as small as bacteria or pesticide residues. Not all methods remove the same things, so often a combination of methods is used.

- **Filtration:** Acts like a sieve to filter particles. Filters can range from the very basic which only remove large particles, to the more sophisticated which remove things such as taste, odour, metals and pesticides. Very advanced types of filtration can also remove bacteria.
- **Ultraviolet (UV):** A UV light kills micro-organisms.
- **Ozone:** Air is passed through an electrical discharge, creating ozone, a powerful disinfectant which kills bacteria. It also reduces colour, iron, manganese, taste and odour.

Getting approval

There aren't any national requirements (in the Australian Food Standards Code) for sources of mineral or spring water to be approved. When it comes to purified water the source only needs to be approved if the water is *not* going to be treated.

As a consequence, when someone wants to bottle water the requirements differ depending on which state they're in — some state health departments have very specific requirements, while others follow the Food Standards Code and only approve purified water sources when necessary.

This simply isn't good enough — all sources should have to be approved, with stringent uniform criteria to ensure that only the cleanest of water is chosen in the first place. Otherwise it's not impossible that water from a contaminated source could be treated to clean it up, but in fact treatment might not kill all potentially dangerous organisms (for example, viruses).

Cleaning up the regulations

Our investigations indicate the requirements for bottled water need tightening in three key areas:

- All sources should have to be approved, to ensure they meet basic safety requirements.
- Spring water should be clearly defined as water coming naturally to the surface, which is collected there. Anything else should be called aquifer or bore water.
- Bottled water should have to declare the source, where it was bottled and what treatments it has undergone.

From where does it spring? Not Mount Franklin, that's for sure. It's in Victoria, but this water currently comes from New South Wales or Western Australia.

Mineral water?

It seems strange that something can be called 'mineral water' when it doesn't have to contain a minimum amount of minerals.

All underground water contains some dissolved minerals, so in fact any water from a spring or bore can be classified as mineral water, regardless of its actual mineral content.

Of the waters we looked at, none would add much in the way of minerals to your diet. But **VITTEL** even goes as far as claiming to be 'a source of calcium' (and it is the highest in calcium of the mineral waters we looked at), but you'd need to drink nearly 9 L to meet your recommended daily allowance for calcium — so don't stop drinking milk yet!

Insuring your home

The most recent figures put the amount we pay for buildings and contents insurance at $1.9 billion a year. But what do you get for your money?

You can probably make significant savings by switching your buildings and contents insurance to another insurance company when it comes time to renew, or by shopping around when you're taking it out in the first place.

WHAT'S IN THIS REPORT

- How much can you save? As an example we show you on the map the range of costs for similar policies in areas in each state. There are big differences.
- Our buildings and contents insurance Buying Guide — we looked at policies from 24 insurance companies and tell you where to go for quotes in each state.
- Our assessment of the policies and a state-by-state guide to the price you'll pay (pages 12 and 13).
- What to look for in a policy and how much to insure for. Our guide to reading an insurance policy (pages 14-16).
- Problems with claiming. What you have to do, and where you can turn if things go wrong when making a claim (page 17).
- The results of our survey of subscribers' experiences when making a claim — has the industry's performance improved (page 18)?

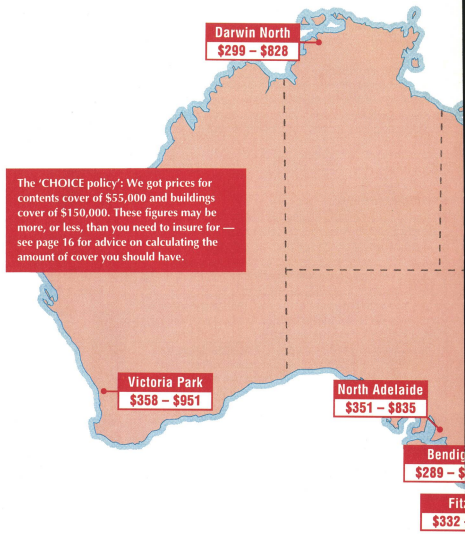
COSTS ACROSS AUSTRALIA: WHAT CAN YOU SAVE?

There are two policies a home owner is likely to need — cover for the **buildings** (also called **home** insurance) and cover for the **contents**. An insurer will generally sell both types of insurance (and they may be in the same policy document).

We can't tell you exactly what your insurance costs will be, because companies generally have a range of different rates. What you pay for insurance will depend very much on where you live.

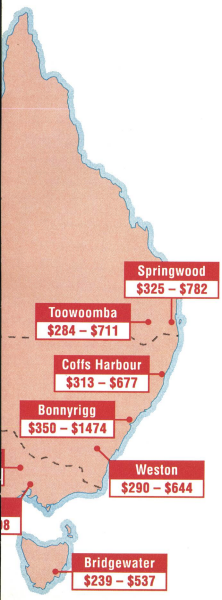
The premiums charged are likely to depend on the claims experiences of the insurer for your particular suburb or postcode area — areas with a higher incidence of claims will be more expensive.

For contents insurance the overriding factor is claims for theft — if you live in a high-crime area, you'll pay more for your insurance than you would if you lived in a more peaceful suburb. For buildings


Darwin North
$299 – $828
The 'CHOICE policy': We got prices for contents cover of $55,000 and buildings cover of $150,000. These figures may be more, or less, than you need to insure for — see page 16 for advice on calculating the amount of cover you should have.
Victoria Park
$358 – $951
North Adelaide
$351 – $835
Bendig
$289 – $
Fitz
$332

cover there's a range of determining factors — storm, theft and malicious damage among them.

On the map we show you the range you could pay for contents and home buildings insurance in selected suburbs around Australia — you can save a lot of money by shopping around. For information about the range of pricing for each insurance company, see the tables on pages 12 and 13.



Buying guide

The table below shows the CHOICE pick of **new-for-old** ('reinstatement and replacement') policies for **defined events** cover, which is the most common type of insurance. They offer a good combination of cover and price and are a good starting point for quotes. You can usually choose whether you want buildings and contents policies with the same company — dealing with just one may be easier if there's a disaster affecting both your contents and your home.

Insurance companies have different premiums in high and low-risk areas — so we can't tell you exactly what you'll pay for your insurance. In the tables overleaf we give you the range of quotes for our **CHOICE policy** (see opposite page) in each insurer's highest and lowest-risk areas in each state. However, you may find that, because of your particular requirements or claims history, the premium quoted to you lies outside this range.

You're likely to have a fair idea whether you live in a high or a low-risk area in your particular state or territory, so use our Buying Guide to identify insurers to contact for quotes; we recommend getting at least three. You'll find telephone numbers and details of available discounts on page 13 with the tables.

	BUILDINGS POLICIES	*CONTENTS POLICIES*
AUSTRALIAN CAPITAL TERRITORY		
HIGH RISK	**AAMI, COMMERCIAL UNION** Essentials Plus, **FAI**	**AAMI, AUSTRALIAN ALLIANCE** Householders, **ZURICH** Personal Assistance
LOW RISK	**AAMI, COMMERCIAL UNION** Essentials Plus, **FAI**	**AAMI, MERCANTILE MUTUAL** Personal Insurance, **ZURICH** Personal Assistance
NEW SOUTH WALES		
HIGH RISK	**AAMI, AUSTRALIAN ALLIANCE** Householders, **COMMERCIAL UNION** Essentials Plus, **TII**	**COMMERCIAL UNION** Essentials Plus, **MLC, TII**
LOW RISK	**AAMI, AUSTRALIAN ALLIANCE** Householders, **FAI, TII**	**AAMI, AUSTRALIAN ALLIANCE** Householders, **MERCANTILE MUTUAL** Personal Insurance
NORTHERN TERRITORY		
HIGH RISK	**AUSTRALIAN ALLIANCE** Householders, **FAI, TII**	**TIO**
LOW RISK	**AUSTRALIAN ALLIANCE** Householders, **FAI, TIO**	**AUSTRALIAN ALLIANCE** Householders, **MLC, TIO**
QUEENSLAND		
HIGH RISK	**COMMERICAL UNION** (both policies), **FAI, RACQ**	**AAMI, COMMERCIAL UNION** Essentials Plus, **FAI**
LOW RISK	**COMMERCIAL UNION** Essentials Plus, **MMI, QBE, TII**	**COMMERCIAL UNION** Essentials Plus, **FAI, MMI**
SOUTH AUSTRALIA		
HIGH RISK	**AUSTRALIAN ALLIANCE** Householders, **COMMERCIAL UNION** (both policies), **FAI**	**AUSTRALIAN ALLIANCE** Householders, **COMMERCIAL UNION** Essentials Plus, **TII**
LOW RISK	**AUSTRALIAN ALLIANCE** Householders, **FAI, TII**	**AUSTRALIAN ALLIANCE** Householders, **FAI, TII**
TASMANIA		
HIGH RISK	**AAMI, AUSTRALIAN ALLIANCE** Householders, **COMMONWEALTH CONNECT, MERCANTILE MUTUAL** Mercpak Flexible	**AAMI, MMI, RACT**
LOW RISK	**AAMI, COMMONWEALTH CONNECT, MERCANTILE MUTUAL** Mercpak Flexible	**AAMI, FAI, MMI, ZURICH** Personal Assistance
VICTORIA		
HIGH RISK	**AAMI, AUSTRALIAN ALLIANCE** Householders, **COMMERCIAL UNION** Essentials Plus	**AUSTRALIAN ALLIANCE** Householders, **MERCANTILE MUTUAL** Mercpak Flexible, **TII**
LOW RISK	**AUSTRALIAN ALLIANCE** Householders, **FAI, TII**	**AAMI, AUSTRALIAN ALLIANCE** Householders, **ZURICH** Personal Assistance
WESTERN AUSTRALIA		
HIGH RISK	**AUSTRALIAN ALLIANCE** Householders, **COMMERCIAL UNION** Essentials Plus, **FAI, MMI**	**AUSTRALIAN ALLIANCE** Householders, **FAI, MMI**
LOW RISK	**COMMERCIAL UNION** Essentials Plus, **FAI, SGIO, TII**	**FAI, TII, ZURICH** Personal Assistance

Note: If you're eligible, you should also get quotes from **AUSTRALIAN ALLIANCE** for the **Australian Pensioners Insurance Agency (APIA)** policy, and for buildings policies from **DEFENCE SERVICE HOMES** — see *Contact details* on page 13 for availability information.

Buildings cover ($150,000)

Policy (in rating order, alphabetical where equal)	Standard excess ($)	Premiums ($): Lowest and highest-risk areas, 'new-for-old' policies* ACT	NSW	NT	Qld	SA	Tas	Vic	WA	CHOICE rating for cover
DEFINED EVENTS POLICIES										
AUSTRALIAN ALLIANCE APIA Householders	0	196	235	150/300	223/333	202/229	217	172/222	261/301	★★★★ *(H)*
AUSTRALIAN ALLIANCE Householders	100	225	256/258	188/375	270/395	233/301	206	188/255	303/352	★★★★
DEFENCE SERVICE HOMES Home Building	0	179	200	210/275	240/275	215	178	192	233	★★★★ *(H)*
AAMI Your Home	100	173	219/254	na	236/377	223/315	161	237	na	★★★
COMMERCIAL UNION Essentials Plus	100	166	260	na	180/262	222	na	235	182/278	★★★
COMMERCIAL UNION First Choice	50	273	385	na	257/303	249	204/243	279/296 *(G)*	221/336 *(G)*	★★★
FAI Home	50 *(B)*	179	211/264	245/398	219/230	153/216	197/258	212/250	177/316	★★★
RACQ Home Insurance	0	na	na	na	260/344	na	na	na	na	★★★
RAC (WA) Home Building	0	na	na	na	na	na	na	na	272/1238	★★★
SGIO	100	na	na	na	na	na	na	na	166/349	★★★
TIO Home Policy	50	na	na	218/382	na	na	na	na	na	★★★
AMP Insurance Options	100	Not available as we went to press								★★
COMMONWEALTH CONNECT Homeowners	50	174	239	258/411	240/347	263	139	237/256	229/781	★★
MERCANTILE MUTUAL Mercpak Flexible	50	193/283	231/312	278/361	297/375	320/380	133/151	253/297	254/345	★★ *(J)*
MERCANTILE MUTUAL Personal Insurance	50	182/266	231/300	na	na	na	na	na	na	★★
MLC Family Protector (Standard)	50	194	272/345	188/468	263/374	237/275	201	264/289	222/958	★★
MMI Home Insurance	50	175	247/323	na	166/282	296/ *(F)*	195/248	195/309	250	★★ *(K)*
QBE Home Protection	50 *(C)*	173	204/288	204/627	177/407	213/234	189/225	199/365	na	★★
RACT Homesure	0	na	na	na	na	na	186	na	na	★★ *(H)*
RACV Fair Deal / Prime Cover *(A)*	100	219	219 (E)	na	na	na	na	219/250	na	★★ *(H)*
SUNCORP Essential	*(D)*	264	265/280	na	247/280	na	na	na	na	★★
TII Homeplan	0	187	147/184	283	156/293	178/223	189	184/230	139/914	★★
ZURICH Coverall and Personal Assistance	100	181/184	194/334	312/364	269/326	239/423	202/231	235/331	207/990	★★
COLONIAL Home Cover	100	179	302/355	262/321	293/337	273/291	203	203/250	294/801	★
NRMA	60	216	280	na	223/403	na	na	182/193	na	★
RAA Home Building	0	na	na	na	na	285/303	na	na	na	★ *(L)*
WESTERN UNDERWRITERS Home Protection	50	na	na	na	na	na	na	na	303/333	★ *(L)*

* Where only one figure is given, the company does not divide a state into areas of different risk.
na Not available in this area.
ns Not supplied.

(A) Prime Cover only for older policyholders; no excess.
(B) Higher excesses are applied to some quotes: $100 in Qld, SA and Tas, and in NSW and Vic high-risk areas. $200 excess for high-risk areas in WA.
(C) Excess for claims up to $500 only.
(D) No excess in Qld, $50 excess in ACT and NSW.
(E) South-western NSW only.
(F) Wouldn't quote for high-risk areas without extra security.

COMPANIES IN THIS SURVEY

For this report we contacted major insurers nationwide, plus those that are important in individual states. We are, however, unable to report on the policies of some companies:

- GIO and Catholic Church Insurances were unwilling to help with our survey.
- Sun Alliance & Royal Insurance, NZI and SGIC did not respond fully to our questionnaire.
- CIC had had a recent change of ownership and couldn't help us at the time.
- Australian Unity, MMI and TGIO were rewriting policies when we were collecting the information.

Premiums and cover are constantly under review by insurance companies, in response to claims and to competitive pressures. Because of this the information, which was collected at the end of last year, may change.

CHOICE QUOTES

Clearly, what you will be charged depends on what you have to insure. We asked for quotes for **$150,000 buildings insurance** for a three-bedroom brick-veneer home with tile roof, fitted with deadlocks on doors and keyed window locks. Premiums may be higher if your house is constructed of other materials — if they're considered more flammable, say. For **contents insurance** we asked for cover for a total sum insured of **$55,000**.

We asked insurers to assume that there had been no claims in the last three years, and that the suburbs were not subject to any special natural risks. Premiums shown include stamp duty and compulsory charges such as fire service levy.

POLICIES WITH ACCIDENTAL DAMAGE COVER

Many of the insurance companies in this table offer policies which include cover for **accidental damage** (see *The events covered* on page 14). This may be available as a clause in a defined events policy (with listed exclusions), or as a separate policy.

These policies are more expensive — expect to pay between 15% and 50% more than you pay for a policy which lists the defined events.

★★★★★

THE CHOICE RATING

We gave policies a rating of one to five stars. A score of one star means the policy just gives basic cover. The highest score we awarded any policy was four stars.

Contents cover ($55,000)

Policy (in rating order, alphabetical where equal)	Standard excess ($)	Premiums ($): Lowest and highest-risk areas, 'new-for-old' policies*								CHOICE rating for cover
		ACT	NSW	NT	Qld	SA	Tas	Vic	WA	
DEFINED EVENTS POLICIES										
COMMERCIAL UNION First Choice	50	371	654/1089	na	342/451	505	206/269	513/531 *(G)*	315/535 *(G)*	★★★★
MERCANTILE MUTUAL Personal Insurance	50	159/227	175/678	na	na	na	na	na	na	★★★★
TIO Home Policy	50	na	na	168/295	na	na	na	na	na	★★★★
AMP Insurance Options	100	Not available as we went to press								★★★
AUSTRALIAN ALLIANCE Householders	100	186	181/604	211/236	303/425	203/286	223	207/409	273/314	★★★
COLONIAL Home Cover	100	ns	ns	ns	ns	ns	ns	ns	ns	★★★
MERCANTILE MUTUAL Mercpak Flexible	50	248/266	288/661	354/443	355/393	476/572	264/296	279/441	347/475	★★★
MMI Home Insurance	50	188	269/588	na	148/350	314/373	121/140	348/555	360	★★★ *(K)*
ZURICH Coverall and Personal Assistance	100	147/176	234/602	257/328	199/382	254/455	154/226	249/596	196/413	★★★ *(N)*
AAMI Your Home	100	137	170/479	na	193/269	251/317	130	186/568	na	★★
AUSTRALIAN ALLIANCE APIA Householders	0	124	166	179/201	127/196	99/136	106	117/140	128/147	★★ *(H)*
COMMERCIAL UNION Essentials Plus	100	161 *(M)*	222/414 *(M)*	na	154/224	279	na	455	201/306	★★
FAI Home	50 *(B)*	169	198/676	192/275	150/221	162/328	130/170	211/716	165/321	★★
MLC Family Protector (Standard)	50	216	263/445	187/291	243/334	221/403	186	252/403	192/414	★★
RAA Home Contents	0	na	na	na	na	280/340	na	na	na	★★ *(P)*
RACT Homesure	0	na	na	na	na	na	140/158	na	na	★★ *(H) (Q)*
TII Homeplan	0	204	230/345	330	200/374	201/252	213	235/352	123/536	★★
COMMONWEALTH CONNECT Homeowners	50	152/158	179/527	149/257	173/391	161/327	163/223	195/533	159/530	★ *(R)*
NRMA	60	170	195/669	na	225/409	na	na	179/689	na	★ *(L)*
QBE Home Protection	50 *(C)*	202	237/681	300/342	206/436	224/417	220/273	257/591	na	★
RACQ Contents	0	na	na	na	254/338	na	na	na	na	★ *(Q)*
RACV Fair Deal / Prime Cover *(A)*	100	229	229 *(E)*	na	na	na	na	229/681	na	★ *(H) (Q)*
RAC (WA) Home Contents	0	na	na	na	na	na	na	na	220/564	★ *(Q)*
SGIO	100	na	na	na	na	na	na	na	203/473	★
SUNCORP Essential	*(D)*	236	236/766	na	266/304	na	na	na	na	★ *(Q)*
WESTERN UNDERWRITERS Home Protection	50	na	na	na	na	na	na	na	341/479	★ *(R)*

(G) $100 excess for this area.
(H) Only available to certain groups — see *Company contact details*, below.
(J) Scores three stars in Qld and WA (includes storm cover for fences).
(K) New policy was due in January; changes are likely to be slight.
(L) No cover for temporary accommodation.
(M) Quotes are for $50,000 (company could not supply quotes for $55,000).
(N) Coverall policy scores two stars.
(P) No cover for temporary accommodation, unless buildings are insured too.
(Q) Temporary accommodation cover for tenants only.
(R) Not available without buildings insurance.

COMPANY CONTACT DETAILS AND DISCOUNTS

This list tells you where to telephone for a quote (in brackets after the company name), and also gives details of membership requirements and any discounts on offer. **Combined** means there's a discount if you take out both buildings and contents insurance with the company. **Older** means there are discounts for older policyholders. Some insurers offer a no-claim discount (**NCD**), which can reduce your premium if you have claim-free years; we quote the *maximum* NCD available. You may find some companies offer reduced premiums if you accept a higher excess.

■ **AAMI** (13 22 44)
Discounts: Combined, older (if you also have AAMI's car policy).
NCD: 45%.

■ **AMP General** (13 14 36)
Discounts: Combined, older, smoke alarm (with other security measures), burglar alarm, other security discounts.
NCD: 10%.

■ **Australian Alliance** (13 25 55)
APIA Householders policy only available to those 55 or over, no longer working full-time.
Discounts: Older (not APIA policies), burglar alarm (contents policies except APIA).

■ **Colonial** (1800 630 330)
Discounts: Combined, older.

■ **Commercial Union** (contact office in state capital city)
Discounts: Older, N'hood Watch (Qld).

■ **Commonwealth Connect** (13 24 23)
Contents policy not available without buildings cover.
Discounts: Combined.

■ **Defence Service Homes** (contact local office)
Only for people eligible under Defence Services Homes and Homes Assistance Acts.

■ **FAI** (13 10 00)
Discounts: Combined, older (ACT, NSW, Vic, WA), burglar alarm (SA, WA).
NCD: 20% (ACT, NSW), 10% (Tas, Vic).

■ **Mercantile Mutual** (Personal Insurance: 13 12 87; Mercpak Flexible: see White Pages for local branch)
Discounts: Combined, older.

■ **MLC** (13 10 06)
Discounts: Older, burglar alarm (contents), policy held for two years or more.

■ **NRMA** (13 21 32)
Discounts: Combined (Qld, Vic), older, burglar alarm (contents in Qld).
NCD: 25%.

■ **QBE** (13 13 03)
Discounts: Combined, older (retired), smoke alarm in some states, burglar alarm in some states.
NCD: 10%.

■ **RAA** (08 202 4567)
Discounts: Monitored burglar alarm.

■ **RACT** (13 27 22, Tas only)
Available to members only.

■ **RACQ** (1800 811 911)
NCD: 20%

■ **RACV** (03 9790 2099 or 1800 335 566 country). Available to members only.
Discounts: Older (offered Prime Cover with no excess), multi-policy.

■ **RAC (WA)** (09 421 4333)
Discounts: Burglar alarm (contents).

■ **SGIO** (09 264 2244 or regional branch)
Discounts: Combined, burglar alarm.

■ **Suncorp** (13 11 55)
Discounts: Combined, older (NSW), smoke and burglar alarms (Qld), multi-policy.

■ **TII — Transport Industries Insurance** (03 9623 2966)
Discounts: Combined, burglar alarm (contents).

■ **TIO** (089 46 2222)
Discounts: Combined, older, burglar alarm, armed forces and Neighbourhood Watch.
NCD: 40% (maximum total discount).

■ **Western Underwriters** (13 13 03 WA only)
Contents policy not available without buildings cover.
Discounts: Combined, burglar alarm, security (for contents).
NCD: 10% (combined policies only).

■ **Zurich** (13 11 64)
Discounts: Combined.

What's in the policies?

THERE ARE THREE ELEMENTS TO THE cover offered. The first deals with the property covered, the second with the events for which a policy will compensate you, and the third is the basis of payment — how the amount of compensation is worked out.

THE PROPERTY COVERED

A **contents** insurance policy covers your household goods and personal effects such as clothes, furniture, ornaments, above-ground pools and appliances like the fridge, video and TV. Basically the insurance covers those things you could take with you when you move, though wall-to-wall carpets are included with contents insurance but not, for example, vinyl flooring.

Policies generally cover your belongings plus those of your immediate family living with you. However, the belongings of a de facto partner may only be covered if it's noted they're living with you when you take out the policy. The safest option is to make sure all the people whose belongings you want covered are listed and accepted by the company as policyholders — and to make sure you keep this up-to-date as circumstances change. With most policies there is some cover for guests' belongings, too.

Also check *where* contents are covered — policies often include limited cover for contents outside (but still within the property's boundaries) and for items in a motel room, say.

Home or **buildings** insurance covers the residential buildings, garages, fences (usually), in-ground pools and permanent fixtures or fittings attached to the property, such as built-in cupboards, light fittings and hot water systems.

With both contents and buildings policies additional cover is also included — for example, your legal liabilities as an individual (contents policies) or as a home owner (buildings policies) and for alternative accommodation costs if your home is made uninhabitable (see *Insurance policy extras*, right, for more details).

THE EVENTS COVERED

Insurance policies usually work by listing the **defined events** which are covered (see *What are the defined events?*, below). You'll generally have no cover for things that aren't listed (though if there is a chain of events leading to damage, and one of the events in the chain was defined, the resulting damage would be covered — even if the event which actually caused the damage wasn't in the list).

The Insurance Contracts Act 1984 prescribes a 'standard' level of cover an insurance policy should offer. Insurers are free to offer more or less cover if they want to, as long as they inform the policyholder.

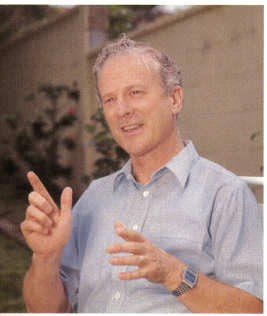
The events and cover listed in *What are the defined events?* and *Insurance policy extras* describe a relatively high level of insurance, and they're what the policies in our tables are measured against. We gave policies a rating of from one to five stars. A score of one star means the policy just gives basic cover. The highest score we awarded a policy was four stars — see pages 12 and 13.

An alternative to listing what *is* covered is to cover all damage, except events which are specifically *excluded*. This sort of policy (covering **accidental damage**) is more expensive, and you will still need to look carefully at the exclusions — they are likely to be the same as with a defined events policy. For example, flood and termite damage are still likely to be excluded.

The extra benefit of an accidental damage policy may, in effect, just be cover for household accidents — these could include things like a child pulling a video recorder off a shelf or paint spilling on a carpet.

WIDER COVER?

Bruce Fairhall, from North Richmond in NSW, was quoted $420 to replace part of a two-month-old wall-to-wall carpet which was still marked after steam cleaning had failed to remove an orange juice stain. However, Bruce was disappointed to find that his insurer refused the claim — saying that spills are not a 'listed event'.



Despite this, Bruce called the assessor, who said she'd investigate. Two days later Bruce was called and told he'd be receiving a cheque for $450 (to cover cleaning and the new carpet) as an ex-gratia payment.

Bruce says he's had insurance with the same company for 30 years and this may have influenced the decision to make a payment, but continues to be concerned that this wasn't covered by his policy. He — and anyone else who wants this kind of wider cover — would be better off with an accidental damage policy than a policy simply listing events covered (see *The events covered*, above, for details).

WHAT ARE THE DEFINED EVENTS?

Defined events policies cover a selection of risks. These risks are the same for both buildings and contents policies and generally include:

- Fire and explosion.
- Lightning.
- Theft and burglary.
- Earthquake.
- Malicious damage.
- Bursting, leaking, discharging and overflowing of fixed apparatus, tanks or pipes used to hold liquids.
- Riot.
- Impact damage (by a range of things, such as cars, animals, etc).
- Storm and rainwater.

But policies won't cover all damage, even if it's caused by a listed event, because they also contain a list of exclusions. So, for example, malicious damage by people living with you or who have been invited in is likely to be excluded.

INSURANCE POLICY EXTRAS

As well as listing events covered, there are specific clauses in policies which offer other cover. Some may be optional, others are included in all the policies we looked at. If you particularly need any of them, check they're included in the policies you're considering — don't take it for granted.

■ **Accidental breakage of glass (buildings and contents policies)**: This covers things like windows, shower screens, toilets and glass fixed in furniture.

■ **Legal liability:** A **contents** policy will offer insurance to cover personal liability (though there are exclusions). A **buildings** policy will cover your liabilities as a home owner, for similar sums. You may need this cover if, for example, someone is hurt in your swimming pool or your dog attacks a neighbour. Commonly the maximum cover is $5 m. There have been cases costing more than this, and some policies have a $20 m limit.

■ **Temporary accommodation (buildings and contents policies)**: If your home is made uninhabitable by an insured event you can claim (within limits) for the cost of alternative accommodation. With some policies this is in addition to the sum insured, which is preferable; with others any amounts claimed would reduce the compensation available under other sections. Commonly the limit under both buildings and contents policies is 10% of the sum insured. With some insurers this cover is only in the buildings *or* contents policy — check that you don't miss out.

■ **Fusion of motors (buildings and contents policies)**: This is to cover electric motors which burn out. Recently some insurers have deleted fusion cover from policies, because they see it as being used to replace aging motors, rather than to fix damage caused as the result of an unforeseen event.

■ **Food in a freezer (contents policies)**: If your freezer breaks down or there's a power cut, policies commonly allow you to claim for spoilage of food (up to a limit, often $500). There may be an age limit for the fridge or freezer covered.

■ **Keys and locks (contents policies)**: If your keys are stolen some policies will pay to change the locks in your home (up to limit, commonly $500).

■ **Credit cards and cash (contents policies)**: Commonly covered up to $500.

■ **Workers' compensation (contents policies)**: Some policies include this cover. You need it if you employ people for domestic or similar work.

CHECKING THE SMALL PRINT

10 policy conditions to look out for.

1. What does the policy define as a valuable — some include videos and cameras as well as jewellery and works of art, for example. And what amount is covered? Will you have to produce up-to-date valuations or estimates?
2. Unoccupancy rules — when do you have to tell the insurer you're away? What restrictions are there on the cover if you're away for an extended period — on holiday, say?
3. What cover (if any) is there for flood?
4. Under what circumstances will you have to pay a larger than normal excess (such as for earthquake damage)?
5. What items will be depreciated to take account of wear and tear when you make a claim, even if you have a 'new-for-old' policy?
6. Under what conditions can an insurer replace an item, rather than pay you to do so?
7. What cover is there for contents in the garden or yard?
8. Are fences covered by a buildings policy (including for storm damage)?
9. If you own a strata title unit, will your contents policy pay for damage to improvements and fixtures not covered by the body corporate's buildings policy?
10. Is the amount available to cover temporary accommodation (if your home becomes uninhabitable) additional to — which is preferable — or part of the sum insured?

HOW IS YOUR CLAIM WORKED OUT?

A principle of insurance is that it should put you back in the position you were in before the event which caused your claim (this is called 'indemnity'). However, buildings and contents insurance could actually leave you better off — with a new replacement rather than an item that's a few years old.

There are two types of policy covering replacement. For an item which needs replacing or is beyond economic repair, an **indemnity** policy will pay a 'depreciated' amount, with an allowance for wear and tear deducted. A **reinstatement and replacement (R&R)** or **new-for-old** policy will pay the current replacement value. For more details see *Calculating the sum insured*, overleaf.

Policies generally give the insurer the right to replace an item, rather than pay you the money. There are quite convincing arguments for doing this, including reducing fraudulent claims and enabling the insurer to negotiate purchase discounts — but if it's not what you want, check the insurer's approach before you buy the policy.

Even a new-for-old policy will pay depreciated amounts for some items — most commonly these are for clothing and linen, but they may include, for example, curtains, video tapes, CDs and fitted carpets over a certain age.

The policy may also have an excess, which means you pay the first part of a claim — commonly the first $50. With some policies you can choose the excess you pay — for example, $50 or $100 — and get a discount for selecting a higher amount. QBE offers an interesting twist: small claims are subject to an excess, but larger ones are paid in full.

The deduction of an excess can come as something of a shock when you make a claim — see *Discount the cost* on page 17. And with some buildings policies there are additional excesses; a standard excess of $250 for earthquake damage is common.

■ **Our advice**: Although a new-for-old (R&R) policy may be slightly more expensive than an indemnity policy, we think it's worth the extra payment — and so did more than eight out of 10 of the readers who responded to our questionnaire. All the policies in our tables offer new-for-old cover (though in some cases it may be limited).

How much should you insure for?

RESEARCH IN 1994 REVEALED MORE than a third of homes were uninsured; in the extensive NSW bushfires that year, over 35% of the houses destroyed, and over 50% of their contents, were insured for significantly less than their replacement value.

When taking out a policy you need to decide the 'sum insured' — the amount of cover. You're required to insure for the full value of your contents, or for the full cost of rebuilding your home — whether or not you'd be satisfied with less. Many policies have an 'average' clause which comes into operation if you're underinsured. An average clause means that if you're underinsured by more than 20% (in most cases), your claim can be scaled down. Other policies may restrict payouts to an indemnity basis (they make a deduction for wear and tear) rather than replacement if you are underinsured.

It's a good idea to check the sum insured annually, and if you acquire something of value (or make structural improvements to the building), inform your insurer to make sure you're covered.

CALCULATING THE SUM INSURED

■ CONTENTS

Probably the best way to do this is to walk through your home room-by-room, taking notes of what you've got. The author of this article did exactly this recently and found his insurance cover, although seeming high already, was only around half the replacement value.

When you're valuing items for insurance, the value depends on whether your policy covers reinstatement or just indemnity values. For **new-for-old** values, check the cost of equivalent new models — and insure for the current shop price of these new models.

For **indemnity** insurance you depreciate the value of your goods. How much you deduct from the current new price depends on what the thing is, how long it's expected to last and how old it is — if it's expected to last 10 years, and is now five years old, make a deduction of 5/10 (ie half) of the current new price. You won't need to make a deduction for things like antiques and works of art, because they don't depreciate with age.

An important point to watch with contents policies is that the cover for **valuables** may be limited — for example, each item may be insured for a maximum of $500, up to a total valuables limit of $3000.

Valuables generally include jewellery, watches, curios, works of art, antiques and coin and stamp collections, but may also include any other collections, portable electronic and photographic equipment and even sports equipment.

When you take out a policy, check what's included in the definition of valuables and make sure you tell the insurer if your valuables come to more than the policy limits (see *Extra valuables*, below, for information about wider cover).

■ BUILDINGS

Valuing the building can be much more difficult. You need to insure for all the costs of rebuilding, including clearing the site and drawing up plans (which will have to meet any new building regulations), etc.

Some insurers give guidance by producing tables of building costs based on type of construction and floor area, but this is only a guide and your particular home could be worth more, or less.

You can get professional help with your valuation from a builder, architect or valuer (check 'Valuers — Real estate' in the Yellow Pages). A building cost guide, available at some libraries, may also help you arrive at a figure based on the area of your home. (If your local library doesn't have one, it may be able to get one on inter-library loan.) To this you add the cost of any special features (external blinds, swimming pool, built-in furniture, fences, gates, etc).

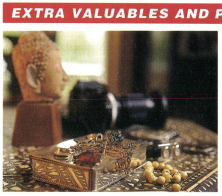
Finally you add an estimate for having debris removed and plans drawn up (if you consult a builder or architect, they should help with this) and, if accommodation costs aren't paid over and above the buildings sum insured in the policy, you should add an allowance for this.

If you don't get professional advice, at least make sure you increase the sum insured each year to take account of increased building costs. Some policies do this automatically.

GETTING THE RIGHT COVER

- Check the policy covers the **property** you want covered. Insure for the right amount and make sure you are aware of policy exclusions and limits for valuables.
- Choose a policy which covers the **risks** you want covered. See *The events covered* on page 14, which highlights the points to check, and could help you avoid a policy which doesn't match your needs.
- Get **quotes** from a range of insurers and check any specific requirements you may have.

EXTRA VALUABLES AND PERSONAL PROPERTY COVER



You may want special, wider insurance cover for some items that gives you cover anywhere in Australia and New Zealand (importantly, this means away from home). This can cover the jewellery you wear, cameras, bicycles and musical instruments, for example.

You can either have insurance for specific items (providing a list to the insurer) or have cover up to a stated limit. However, if you don't specify items there will be single item limits which could limit what you can claim. Also check that particular items aren't excluded — for example, portable computers, cash and mobile phones.

This cover doesn't come cheaply — typically you'll have to pay around 2.5% to 3% of the amount you want to insure for each year — so insuring a $10,000 ring is likely to cost around $250 to $300 a year.

Making a claim

WHEN WE REPORTED ON HOME insurance in 1982 we said, "In most cases, the insurer can find something in the policy which means you don't have to be paid." Since then there has been considerable legal and industry reform.

If you need help, ask the company — the industry Code of Practice coming into force on July 1 this year will require them to provide assistance.

Insurers will also be required to have an internal dispute resolution process, too — you should be provided with information about the internal scheme directly by your insurer. If this process fails to satisfy you, there is an industry scheme for reviewing claims.

The General Insurance Claims Review Panel was established in 1991 to offer an alternative to taking any disputes to court (with the considerable costs involved). The Panel will look at claims once you've come to a stalemate with your insurance company. It's a free service for policyholders — paid for by the insurers. If you're unhappy about the outcome you can still take the matter to court, though the insurance company must accept the Panel's findings if the amount involved is under $105,000.

The process is generally based on documents submitted by both you and the company, and you should be given help to prepare your case. The vast majority of insurers (including all those in this article) are now members of the Claims Review Panel. The panel can be contacted through Insurance Enquiries and Complaints on 1300 363 683 (for the cost of a local call).

For other help you could turn to the consumer legal services in your state, a solicitor, or try one of the few public loss assessors — contact the Institute of Public Insurance Assessors (02 9957 4540) or look in the Yellow Pages under 'Insurance assessors'.

WHAT YOU NEED TO DO

Probably the best way to help make sure a claim will go through smoothly is to make sure you've done the work necessary before you need to claim — and it *is* work! You should:

■ Keep your side of the contract. Before an insurance policy is issued you'll need to complete a **proposal** form. These forms are for you to tell the insurer about the items you want to insure and about your personal circumstances. Insurance proposals have a general 'duty of disclosure', under which you're required to tell the company the things it might need to know to assess if you or your property presents a higher than expected risk.

The sort of thing you'd need to tell the company is if you, or someone living with you, has made a claim in the past, or that there are flammable chemicals (such as for photographic use) stored on the premises.

It's difficult to know exactly what you have to disclose, and in the past the duty of disclosure has been open to abuse by insurance companies wishing to avoid making a payment. We would prefer to see an insurance company rely on a series of questions to get the information it needs, rather than use this catch-all clause.

■ For contents insurance claims it will help if you can provide evidence you owned what you're claiming for. Ideally you'll have kept all the receipts for everything you own, noted any serial numbers, and have up-to-date valuations for particularly valuable items.

Not surprisingly, very few of us are so well organised (*and* keep the documentation in a fireproof safe!), and insurers recognise this. Keeping the list you make when valuing your contents will help, and you could consider sending the list to your insurance company to keep with your file.

Up-to-date valuations would be helpful, but photographs are another good way of establishing that you had something which is now missing, and can be used to establish their value too. Again, consider sending copies to your insurer.

One interesting way we heard of cataloguing the contents of a home was using a video camera — walk through each room, focusing on items of particular value.

Carefully documenting what you've got could also help you quickly establish what's missing when it comes to making a claim, and can help you make sure you include everything in your claim that's missing.

■ Make sure you're clear about what the policy covers and what it doesn't cover, and check it for details of what you have to do when making a claim. Most policies require you to notify the company as soon as possible after the event that initiates the claim. You'll usually advise the company by phone, and then be sent a claim form to complete.

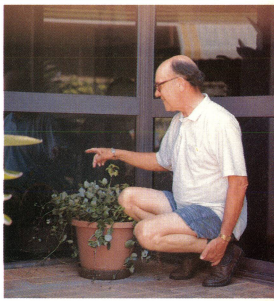
If the matter involves theft, malicious damage or other criminal actions, you should also report it to the police as soon as possible.

DISCOUNT THE COST

If you're making a small claim on a policy with a no-claim discount, check first to make sure you'll come out a financial winner.

George Goodey, from Dianella in WA, had a claim for a broken window. A phone call to GIO led to a recommended repairer fixing the window within two days. Mr Goodey was impressed by the good and prompt service.

However, he had a $100 excess on his policy and was told by the repairer that he should hand over a cheque to cover it. It was only later that George wondered how much more the job had actually cost — and whether he wouldn't have been better off paying for it himself, as the claim meant he lost his 15% no-claim discount.



How the companies handled your claims

WE SENT 12,000 QUESTIONNAIRES TO subscribers, asking them about their experiences and impressions when making a buildings or contents insurance claim.

We received responses from over 4600 readers. They told us about a total of 1551 insurance claims (1441 of which had been settled).

Unfortunately, this was not a high enough number of reports on claims experience to allow us to assess how each insurance company performed individually. The problem (for our survey!) is that claims are fairly rare events — 23% of contents insurance and just 15% of buildings insurance policyholders had made a claim in the last three years. However, we can tell you in general terms about the treatment you can expect — and, perhaps surprisingly, most of it's good.

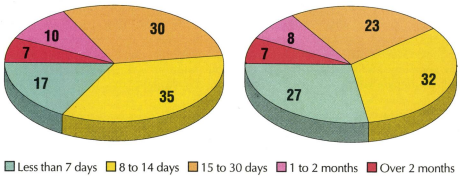
MAJOR CAUSES OF COMPLAINTS

Although claimants were generally satisfied, 191 felt they had specific problems with their contents insurance claim, and 109 with their buildings insurance. You can do your bit to cut down on problems by reading the policy and following the instructions when making a claim. (Percentages add up to more than 100% because respondents could specify more than one problem.)

	%
CONTENTS INSURANCE	
Delays caused by the insurance company or agent	38
Disagreement over what the policy covered	33
Insured required to replace goods at a named shop	30
Complicated procedures	18
Disagreement over the amount claimed	16
Delay in paying agreed amount	10
BUILDINGS INSURANCE	
Disagreement over what the policy covered	36
Delays caused by the insurance company or agent	34
Disagreement over the amount claimed	18
Complicated procedures	17

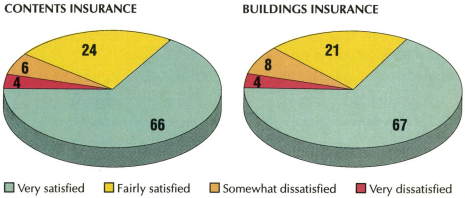
HOW LONG DO COMPANIES TAKE TO PAY?

As you can see, over half the claims were settled within two weeks. There have been improvements since our last survey (in 1993), with 52% of contents claims settled within two weeks now, compared to 40% then; and 59% of buildings claims settled in that time now and 48% then. (Percentages have been rounded to nearest whole number.)



HOW SATISFIED WERE CLAIMANTS?

Around half the claims we were told about involved amounts under $500. Clearly small claims are more likely, and easier, to settle quickly — but 5% of contents claims were over $5000, as were 3% of buildings claims. (Percentages have been rounded to nearest whole number.)



Spitting the dummy

LUCKILY, A CHILD DIDN'T HAVE to die before the government was prompted to announce an inquiry into the safety of baby dummies sold in Australia.

However, it did take some prodding from a shocked mother and CHOICE before action was taken.

DISINTEGRATING DUMMY

The push for an inquiry — expected to take place later this year — was sparked by Adelaide mother Liz Rochester who, on October 10 last year, found her six-month-old son Dylan choking on the rubber teat from a dummy that had come apart in his mouth.

Shocked and angry, she immediately contacted the South Australian Bureau of Consumer Affairs, which decided to test the dummy — a **DISNEY BABIES Orthodontic Comforter**, distributed by Jackel and sold primarily through Target and World 4 Kids.

However, the Bureau's tests, performed on randomly purchased **DISNEY BABIES** dummies in accordance with the voluntary Australian Standard, found nothing wrong with them. As a result, the SA Bureau decided against issuing a safety notice or recall.

ACTION TAKEN

Dissatisfied, Ms Rochester contacted CHOICE and the Federal Bureau of Consumer Affairs. After examining the dummy and testing others, CHOICE asked the Federal Bureau and the distributor to issue a safety notice to warn parents of the potential danger.

The company, Jackel, maintained it could not identify the exact nature of the problem with the dummies. However, not long after, a NSW family reported that two **DISNEY BABIES** dummies they'd bought had also come apart.

With evidence of problems with three dummies, the Federal Bureau asked Jackel to launch a recall on December 1, which it did, almost eight weeks after baby Dylan was found choking (see *Recalls and bans*, page 47).

PROBLEMS WITH ANOTHER BRAND

Coincidentally, that same week another dummy was recalled from the market — the **DUBBY BABY'S DUMMY with Thermometer**, sold through Dick Smith Electronics (see *Recalls and bans*, page 47). The Queensland Office of Consumer Affairs had received a complaint about a similar dummy and had decided to test the **DUBBY** to ensure it met Australian Standard guidelines. It didn't, so Dick Smith Electronics immediately issued a recall of the product.

Three dummies that came apart have prompted a government inquiry into dummy safety. In the meantime, check your child's dummy — see *What can you do?*

STANDARD NEEDS REVIEW

A spokesman for the Queensland Office of Consumer Affairs said complaints about faulty dummies were not unusual and they received one approximately every six months.

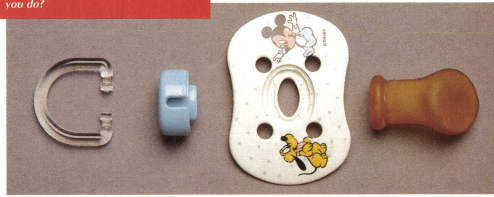
If this is the case, the Federal Bureau inquiry into the safety of dummies is long overdue. We consider the existing Standard should be mandatory, not voluntary, giving greater assurance that your child is safe when using a dummy. We also think the Standard needs to be thoroughly reviewed to ensure it's as comprehensive as possible.

One particular area of concern is that the Standard requires dummy manufacturers to include a warning on the packaging, stating that babies should only use dummies under adult supervision. This suggestion seems ludicrous considering the reason most parents use dummies is to comfort their children when they're not in the same room. The Federal Bureau agrees that such a warning is of dubious value and that if the committee reviewing the Standard suggested it be removed, it would support the change. ❑

WHAT CAN YOU DO?

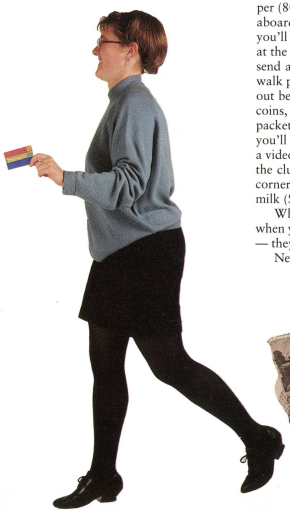
No matter what the government decides to do to improve the safety of dummies, it's always wise to check the condition of your baby's dummy.

- Before each use tug on the teat and ring to make sure they're secure, and check the teat for signs of wear and tear.
- Don't leave the dummy in direct sunlight.
- If something heavy has been placed on the dummy or it's been stepped on, check for cracks and damage — or better still, throw it away.
- As a general rule of thumb, throw away any dummy that's worn or damaged.



Smart cards

If you hate filling your pockets with small change you'll love the convenience of a smart card — but there are serious privacy issues at stake too. Here's the rundown on the new form of money that's just around the corner.



WITH YOUR SMART CARD IN your pocket you'll really be able to step out into a cashless future. Your credit card covers the big-ticket items — the car rego, the restaurant meal — but it's not much use when it comes to getting on a bus. You can buy a weekly bus ticket ... but you'll still need cash to get a sandwich for lunch.

Smart cards will mop up the small-change purchases. Before we look at smart cards in detail here's how a typical day might go:

In the morning you might use your smart card to pay for the daily newspaper (80 cents) and again when climbing aboard the bus ($1.80). At McDonald's you'll buy your lunch ($4.75), and then at the post office you'll get a stamp and send a card (45 cents plus $2.80). You walk past a vending machine and, without being stymied by having the wrong coins, use your smart card to buy a packet of chips. On your way home you'll present the card once more to rent a video ($5) and go a round of drinks at the club ($12), before nipping into the corner shop for tomorrow's bread and milk ($3.40).

Whose money are you spending when you use the smart card? Your own — they're not credit cards.

Next day you reload your card from an ATM by withdrawing money from your transaction account. Onward you go. By storing money on the card it becomes your electronic purse.

There are strong forces at work here. Worldwide, the small-change market of private expenditure (that is, transactions below $15) is worth an estimated US$1.8 trillion each year. Here's a great opportunity for the banks to make profits in a field where they're currently not players.

HOW DOES A SMART CARD EARN ITS LIVING?

How does a smart card work? And what's so new about them?

Existing credit and debit cards operate with a magnetic strip which can hold information equivalent to about one line of text on a printed A4 page (140 characters). In contrast, the smart card has a much larger memory, and they're 'smart' because they can think for themselves and make decisions, such as validating a transaction.

For example, MasterCard's smartest card has a microchip which holds 16,000 characters (or 114 lines of text).

MasterCard hopes to expand the memory of the card up to 100,000 characters within a couple of years.

The main types of smart card are set out in *Smart card types*. Some will have the ability to authenticate credit and EFTPOS transactions within the chip, without the need for on-line validation by the bank's computer.

Some cards are 'disposable' — they're 'loaded' with an amount of money and you throw them away when it's used up. Others are reusable and can be reloaded with more money, taken from your ATM account or with cash. There is no monthly paper statement of your transactions, though all reloads via an ATM will appear on the statement for your transaction card.

If you lose a stored-value card it's just like losing cash. You will not be reimbursed.

WHY ARE WE GETTING THEM?

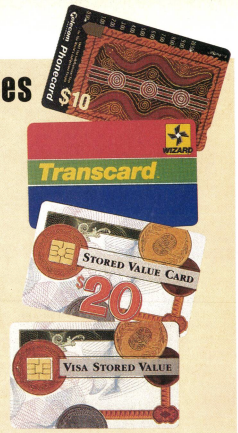
The smartest cards are primarily all about marketing opportunities for business. By comparison, the benefits for consumers are merely curtains flapping in the window — bright, interesting, sometimes genuinely useful, but an accessory nonetheless.

Perhaps the key quote at this stage of the smart card push is this one from Andre Sekulic, Senior Vice President of MasterCard International and General Manager of its Australian and New Zealand operations. When introducing its 'intelligent chip card' in Sydney in March last year, he said:

"For banks, the cost of implementing chip technology will be recovered through the benefits of reduced fraud and processing costs. It also will give them access to a customer's buying patterns ... For both card issuers and merchants, the customer transaction technology which chip cards offer will provide great opportunities to generate loyalty programs and to implement finely targeted marketing programs."

The prize for which Visa, MasterCard and several others are labouring so hard is the ownership of **information** — vast, fathomless seas of it, the trivia of our daily lives: where we shop, how much we spend, did we buy Kellogg's Pop-Tarts the first week they were on the supermarket shelves, and do we also like to garden/sew/take aerobic classes or change the car's oil?

Smart card types



- **Disposable:** purchased with a set amount of monetary value. Anonymous. Like a phonecard.
- **Anonymous reloadable:** Can be topped up with more value at an ATM or EFTPOS outlet. Limit between $50 and $500.
- **Personalised.** Stored-value card linked to your bank or charge account. You are identified by personal details such as name and address. Reloadable. Dollar limit to be decided.
- **Multi-function.** Several separate memories which may contain information such as your medical records, voice recognition data, health insurance details, and multiple international currency storage. Personalised. Stored-value, credit and debit account functions may all be on the one card.

WHAT'S HAPPENING NOW?

Smart cards are already hitting Australian streets in assorted trials.

- **Transcard** is a multi-function, reloadable stored-value card which recently completed a six-month trial in the Sydney suburb of St Marys. It can be used in vending machines, at around 30 retail outlets (such as the local McDonald's), sports facilities and on buses and taxis. The rollout, into western Sydney generally, is planned for the second quarter of 1996. The Transcard can become your weekly train and bus ticket as well as working with several incentive schemes. "It puts Fly Buys into the corner store," says David MacSmith of Transcard.

■ **MasterCard** is trialling its card in the Canberra suburb of Belconnen; the nine-month trial will end during the first quarter of 1996, and has a prospective 200+ merchants (including newsagents, fast-food stores and parking meters, but not yet public transport), 300 terminals and 10,000 cardholders. It will be a stored-value card *combined* with your existing magnetic-strip credit or debit MasterCard — that is, two functions in one card. The rest of Australia will get the smart MasterCard some time in 1997.

■ **Visa** has had its cards on trial for two years overseas and introduced its first smart card here (a disposable, stand-alone, stored-value card called Visa Cash) on the Gold Coast in November last year. It was anticipated that by January 1996 there would be 15,000 to 20,000 cards in circulation and 700 to 800 terminals (at Hoyts cinemas, McDonald's, Sheraton hotels, cafés, petrol stations, public phones and many others). Reloadable cards are planned for early 1996 on the Gold Coast, with a rollout to the rest of Australia in 1997.

■ **QuickLink** consortium — which won a NSW government smart card tender — has a pilot program under way in Newcastle, which is expected to end mid-1996. You can store up to $500 on the reloadable stored-value card (called OneCard).

Just under 300 outlets take the cards, including pay phones, small cafés, BP, McDonald's and so on; public transport should follow by the end of January. You can get hold of a card from outlets like newsagents and BP stations.

QuickLink has common ownership with OneLink in Melbourne, which is issuing a smart card that will be used purely for public transport.

■ **Mondex** has set up its Asia/Pacific office in Hong Kong. We understand that the company has various 'letters of intent' from Australian banks that wish to work with it on the card, but at the time of writing there was still no firm date for launch in Australia.

Overseas developments give an inkling of future directions. In Singapore, if you pass through certain public transport admission gates and your smart card has run out of value, the system allows the operator to access your transaction account and debit that instead. Handy? It's also a hand in your pocket.

SMART DISPUTES

With smart cards, people will be dealing with private organisations issuing what amounts to electronic currency. It's a different game from what we're used to with the banks. "It is important that these changes do not undermine any of the protection which consumers of financial services already enjoy," says the Federal Bureau of Consumer Affairs.

If a bank is behind your smart card, you'll have access to the dispute resolution service offered by the Banking Industry Ombudsman, who says, "Our market research shows the proportion of complaints with EFTPOS and ATMs is substantial ... amounting to around 4200 complaints per year." Electronic banking has never been fault-free.

Non-bank cards such as QuickLink and Transcard operate essentially outside the banking system and its codes of practice and ombudsman. With these cards your remedy will have to lie with the state small claims tribunal or court.

Moves for Australian regulation of smart cards must be seen in an international context. "We have to match the world requirements for privacy and security," says Craig Welch, Senior Manager, Advanced Payment Technologies for Visa. "Australia is one of the most relaxed countries."

INTO THE SMART FUTURE

Current privacy and other fears (see *The risks and the unresolved*) are based on uncertain future developments for this technology. While we can expect an initial period of improved data security, the mere collection of such data sets teeth on edge.

By the end of the decade, it is prophesied, several smart cards will have global operation. You will be able to reload a stored-value card from a public phone, your home phone or computer, and your transactions will become increasingly paperless. For example, when you pay for air travel with your smart card the card could become your ticket as well as the means of payment.

While the bank-based smart cards will settle down to international guidelines, the future of the non-bank cards is unknown. The Commonwealth Government must put someone in charge — to license the users, check their microchips, and ensure they have the financial viability to guarantee their cards.

Let's not forget that a complete parallel financial universe is about to be created. In this realm the consumer can convert his or her cash into a piece of potentially worthless plastic. Now if that's not a good target for fraud, what is?

THE CLAIMED BENEFITS

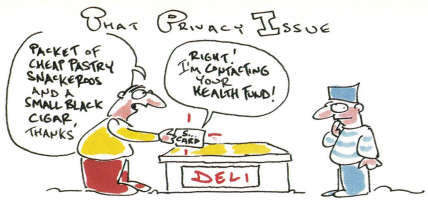
■ Foremost of the claimed consumer benefits is improved protection against fraud. Smart cards are "an effective new weapon in the fight against counterfeit and fraud", says Richard Davies, Chief Manager of card services for the Commonwealth Bank. "The attraction is that ... every transaction will be validated by the chip itself — it won't be paper-based. This gets rid of counterfeiting."

■ If you're a member of a loyalty program linked to the card, when you buy a product or service the chip in your card will alert the shopkeeper to whether you've reached the level for a reward ("And here is your free shake, sir."). But you're identified along the way — it's not anonymous shopping.

■ If card readers are built into TV sets, you'll be able to buy direct from the ads (or from cable home shopping channels) by inserting your smart card. Ultimately, smart telephones will evolve, so you can order goods and make payment over the phone.

The risks and the unresolved

The consumer risks associated with smart cards fall into five distinct areas: privacy, marketing, security, fees, and loss of choice.


WHAT PRIVACY ISSUE
PACKET OF CHEAP PASTRY SNACKEROOS AND A SMALL BLACK CIGAR, THANKS
RIGHT! I'M CONTACTING YOUR HEALTH FUND!
DELI

PRIVACY vs MARKETING

Smart cards are raising a high level of interest among community and government watchdogs. "The issue is seen as one of the Committee's top priorities," says the NSW Privacy Committee.

Yet people already give similar information to their banks when they make an EFTPOS or credit card transaction. "I don't see how this card will give any different customer information than already exists," says Trevor Whitworth, Operations Manager for MasterCard International. "And it's harder to crack the information on a chip than a magnetic strip. That's the beauty of the chip — it really hides the information."

What will be new about smart cards? For those cards which record details of transactions — Visa, MasterCard, Mondex — there will simply be more to record. Whereas you might use a credit or debit card two or three times a week, it's possible people will use a smart card several times a day.

Records may exist which tell where you have been, what day and time it was, what you did and what you bought. Transport (what bus you caught) will help fix your position in time and space. For some, smart cards appear to be another Australia Card in sheep's clothing. Some disposable cards, it should be noted, will not capture this information.

Three card companies (Visa, MasterCard, Mondex) want the facility to check what card users have done — to recreate a trail for audit purposes. "Our research shows that consumers want to be able to read their balance and get a printout of the last five or 10 transactions," says Bruce Mansfield, Head of Chip Implementation (Australia and NZ) for Visa International.

But will a particular person's shopping history ever be reconstructed by a marketing company? "It is not economically viable to track the individual," says the Commonwealth Bank's Richard Davies. The banks, nevertheless, will create general marketing profiles for internal use.

It's the add-ons — extra uses for the same cards — that cause greater privacy concerns for Richard Davies. "There will be information that won't be seen by the banks. For example, a health fund might rent space on the card chip." When using your smart card at the doctor's surgery, "The terminal would send information to the health fund but not the bank."

Reloading your card may also potentially create a documentary link between the card and your account. The NSW Privacy Committee says it is "yet to see a rechargeable smart card which offers true anonymity".

All sorts of agencies may take an interest should records be kept. Will the tax office, or social security, or lawyers involved in litigation be able to access these records?

Australia is in a legislative vacuum at the moment when it comes to the private sector collecting and using data. For example, as the laws stand, information gathered for loyalty schemes may be used, sold or shared without the consent of the individual concerned.

In NSW the government is expected to introduce new privacy and data protection laws in mid-1996. Industry groups are now working on a code of conduct for data protection, a first draft of which was due for release in December last year. The NSW Privacy Committee (along with the Consumers' Association) has called for government licensing (or other monitoring) of smart card operators.

And there are now federal moves to amend the Commonwealth Privacy Act to extend it to cover the private sector, specifically to deal with smart cards and the information superhighway.

SECURITY

Counterfeiting of magnetic strip technology is estimated to cost the banking industry as much as US$500 million each year. MasterCard and Visa plan to encrypt all transaction data for smart cards with two 'keys'. Both are needed for a transaction to proceed.

"With a stored-value card, Visa processes the transactions for the card companies and relates them to a serial number on the chip. Each transaction is tagged to that card number. But the consumer's personal information and name are within the bank. The two pieces of information never come together," says Visa's Bruce Mansfield. The transaction information is kept "for auditing purposes: to resolve disputes".

LOSS OF CHOICE, NO CASH AND MORE FEES?

Loyalty plans attempt to stream consumers to particular choices of the places they shop. Arguably, pursuit of an attractive reward can dull the senses to other attributes of the deal. Shopping around for the best value goes by the board.

Of more concern is the scenario where there may no longer be the option to use cash. There are already proposals to provide some travel concessions only where you use the card. This will be a true restriction on consumer choice.

In addition, one can only assume banks and card issuers will do as they have done with passbook accounts, interest-free credit days and human teller transactions, and penalise those who hang on to their old cards with a regime of higher fees, lower interest rates and other benefit erosion. ❑

Going willingly...

None of us likes to confront our own mortality — which probably explains why so many people don't have a will. But making a will is important, not just for your sake, but your family's.

MAKING A WILL IS ABOUT planning your financial affairs right to the end — think of it as taking control of fate, rather than relinquishing it.

Dying without a will (known as dying 'intestate') can lead to all sorts of problems. Many people think, "It doesn't matter if I don't have a will, it'll all go to my family", but in fact it's likely to cause them extra expense, delay and trouble.

A will allows you to say four main things:

- How you want to provide for the people that matter to you (the beneficiaries).
- How you want to distribute the money and property you have acquired (your estate).
- Who you trust to carry out the instructions in your will (the executor).
- Other instructions you may have (for example, whether you want to be buried or cremated).

WHERE TO START

Before setting pen to parchment, there are some things you need to do:

- Prepare a list of what you own (your assets) and owe (your liabilities).
- Make sure you know the exact names of the beneficiaries.
- If you're the parent of young children, consider whether you want to appoint a guardian, or set up a trust fund for them.

MAKING IT VALID

To avoid foul play, the law says a will must meet certain basic conditions:

- It must be in writing (typed or hand-written).
- It must be signed by you in front of two witnesses.
- The witnesses must then sign it in front of you.

Not just anyone can witness your will. Although the rules vary slightly around Australia, witnesses generally can't be a beneficiary under your will, and they shouldn't be the husband or wife of a beneficiary.

GETTING AN EXPERT?

In straightforward circumstances, there's nothing wrong with making your own will (see page 27). However, in more complex situations, and especially if you own real estate, a share holding, or have an interest in a business, you might think about consulting an expert. An expert may also be important if you want to minimise the effects of capital gains tax — which is paid by a person who inherits an asset under your will if they later sell it. Some gifts (for example your home and car) are generally free from this tax, while other gifts are not — so seek advice from your solicitor or accountant.

Of course, you can always write your own will and then ask an expert to look over it for you. Financial institutions also sometimes provide will drafting services for their customers.

USING AND CHOOSING A SOLICITOR

Your solicitor should charge around $80 to $120 for a basic will. However, it can vary substantially, so shop around.

You can phone the Law Society Institute in your state or territory (Legal Aid Commission in Tasmania) to get the names of solicitors or firms:

- ACT: (06) 247 5700
- NSW: (02) 373 7300
- NT: (089) 81 5104
- Queensland: (07) 3233 5888
- SA: (08) 231 9972
- Tasmania: 1300 36 6611
- Victoria: (03) 9607 9355
- WA: (09) 221 3222

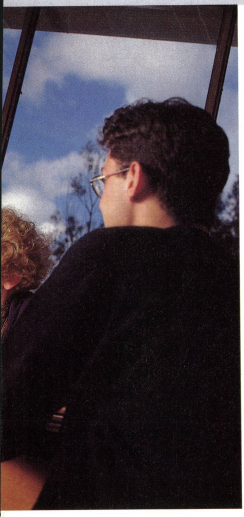
OTHER EXPERTS

Apart from a solicitor, you can also have your will written by the Public Trustee or a private trustee company. Neither will charge to draw up a will, provided you appoint them as executor — but it means your estate is sometimes charged considerably when you die (see opposite).

GIFTS TO GO

You can give away almost anything you own in your will — the main exceptions are:

- Jointly held property — this passes automatically to the surviving joint owner when the other joint owner dies. However, if you're a 'tenant in common' rather than jointly owning the property, each person holds a 'share' of the property, and so each can give away their share separately.



- Property that you hold in trust for someone else.
- Superannuation — but this varies, so ask your super fund.
- Life insurance — you can only give away the proceeds of your life insurance policy in your will if you didn't already name a beneficiary under the policy when you took it out.

THE EXECUTOR EXPLAINED

Choosing the right executor is important — they'll be responsible for carrying out your wishes after you die. It should be someone you trust, who is responsible and who agrees to do it — most people ask a close friend or family member.

You should appoint more than one executor — they can be co-executors (which means they act together) or executor and substitute executor (one acts if the other can't). If you appoint only one executor, they might die before you, or be unable for some other reason to look after your will.

WHO CAN I CHOOSE AS MY EXECUTOR?

■ A relative or close friend

The advantage of choosing a relative or close friend is that you know and trust the person who will be taking care of your will. It is also means you shouldn't have to incur any fees — though you can say in your will that you would like them to be paid.

There can be disadvantages to having a friend or relative as your executor — they might become caught up in family squabbles and so lose their objectivity. Also, administering a will can be very time-consuming. Your executor has to arrange for your funeral, work out your assets and liabilities, apply for probate (see right), deal with the tax office, manage any investments you have, take care of any trusts if they are appointed trustee by the will, and sometimes more. You should always ask your friend or relative if they want to be your executor, and explain what it involves.

One problem with having a professional executor is that the administration of your estate is less of a priority than for a relative or friend, so there might be unnecessary delays or misunderstandings. If you appoint someone you're close to as your executor, they can use professionals for assistance, but are in a position to replace them if they don't work out satisfactorily.

■ A solicitor

Solicitors generally charge fees at an hourly rate to act as your executor, but you may be able to agree with your solicitor to limit the fee that will be charged.

■ The Public Trustee

The Public Trustee is a government organisation set up to deal with people's wills. It will write your will free of charge if you appoint it as your executor (or co-executor).

To administer your will, the Public Trustee charges a commission based on the value of your estate. This means the amount charged may bear no relation to the amount of work they actually need to do.

If you're interested in this option, ask them *beforehand* precisely what it will cost — it can be expensive.

■ Private trustee companies

Private trustee companies are special bodies authorised by the government which work in much the same way as the Public Trustee. They can also work out to be expensive, and you should shop around, as well as asking exactly what it's going to cost your estate in dollar terms.

WHAT IS PROBATE?

When you die, your executor must be officially approved by the Supreme Court. This is called a 'grant of probate'. It means that your executor can administer your estate secure in the knowledge that he or she is acting legally.

To obtain probate your executor must apply to the registrar of the Court and submit any required documentation.

WILLING TIPS

- If your will has been prepared by an expert, check it carefully after receiving it.
- Never attach anything to your will, not even a paper clip. This is because when the court grants probate, it needs to be sure that no part of your will has been separated — so make sure no suspicious marks are left on it.
- Change your will every two to three years, or whenever a major event occurs in your family (for example, someone dies or is born, or you marry, separate or divorce), or your major assets or the relevant tax laws change.
- If you leave a gift in your will for someone who receives a pension or other benefits, it might have the effect of reducing them. Contact the Department of Social Security if you need information on this.
- Leave instructions in your will for your funeral or cremation; tell someone as well.
- Include a 'residuary' clause, which gives away any assets not already given away in your will (for example, assets acquired after you made it). If you don't have such a clause, those assets will be distributed according to the intestacy rules (see *The consequences if you don't* on page 27).
- Store your will somewhere safe and accessible (if you use a safety deposit box, make sure your family can get access to it easily).

WILLS AND THE MODERN FAMILY

Nowadays the family is changing dramatically. For example, you may be single, a single parent or part of a married, de facto or same-gender partnership with or without children. Children may be yours, your partner's, or yours and your partner's.

■ **Children**

The law in relation to children varies between states and territories. However, in all states and territories adopted children, and children born outside marriage, have the same rights of inheritance as 'lawful' children.

■ **Spouses**

If you make a will and later get married, your will is automatically cancelled (or 'revoked'), so it's obviously a good time to make a new one.

Divorce can also affect your will. The laws across Australia vary — in NSW, the ACT and Queensland, divorce cancels anything given to your former spouse under your will. In Tasmania it cancels the whole will. On the other hand, in Victoria, divorce has no effect on it.

KEEPING IT IN THE FAMILY

What happens if you don't provide in your will for someone who thinks they're entitled to a share of your estate? There are laws which allow people to make a claim for what is called 'family provision'.

To make a claim they must prove they depended on you while you were alive. But they can only make a claim if you had what the law calls a 'moral duty' to provide for them in your will. The court steps into your shoes to decide what action would have been 'just' or 'right' in the circumstances.

If there's someone you don't want to give anything to, and who you think might make a claim, speak to your solicitor about it.

THE CONSEQUENCES IF YOU DON'T

If you don't make a will, you will die 'intestate'. In all states and territories there is a strict legal scheme for dividing up your estate if this happens, and this can create a lot of hassle for your family — so don't risk it.

The scheme for dividing up your estate favours your spouse and children, and makes no allowance for friends or other relatives. While some states and territories recognise heterosexual de facto partners, nowhere in Australia at present do gays and lesbians have any right to assets of a deceased partner. Also, to establish who are your 'next of kin', evidence is required to show you don't have any children other than those who claim to be entitled to a share in your estate, and this can be difficult to prove.

People who are dependent on you, but fall outside the rigid formula, might have to bring a claim for family provision (see *Keeping it in the family*, left). This could cause delay, and add cost and uncertainty to the administration of your estate.

If you die intestate, the court will appoint an administrator to distribute your assets. This can also cause delay and expense. ❑

IS ALL THAT JARGON REALLY NECESSARY?

Most people are intimidated, not to say befuddled, by the well-worn words and phrases so beloved of lawyers — like 'give, devise and bequeath', 'herewith', or 'last will and testament'. If you think phrases like these are archaic and unnecessary, you're not alone. Even solicitors are starting to say that much of the jargon used in legal documents like wills is unnecessary.

For example, the Centre for Plain Legal Language in Sydney says there is no need to use the phrase 'give, devise and bequeath' — just 'give' is sufficient. Similarly, the use of 'last will and testament' is unnecessary. The word 'last' serves no legal purpose, and the term 'will' includes 'testament' — so using the word 'will' is enough. And there are other ways in which your will can be made simpler and clearer.

You should be able to understand what your will says. It's also important that your executor (if they're not a lawyer) and the beneficiaries can easily understand it. So ask your lawyer to use plain legal language in your will.

WHERE THERE'S A WILL ...

Bernadette and Peter have been married for three years, but neither had a will. "We'd been meaning to have our wills done, but hadn't got around to it," Bernadette says.

They discovered their credit union offered will-writing services to customers; in fact several do, either free or at a reduced rate — if you're a member of one you can make enquiries.

Bernadette and Peter were very satisfied with their credit union's solicitor. "He asked us to explain in our own words what we wanted to do, and there was a general discussion, which we thought was helpful because we'd never had a will done before. All through the interview, the solicitor clarified things with us. He also emphasised the need to update our wills as circumstances change."

Because they have no children, their wills were fairly simple — they basically left everything first to each other, and then to their families. But their experience also highlights the need to be prepared — they didn't know how to spell the name of one beneficiary, and didn't know whether anyone had been 'named' under their superannuation policies.

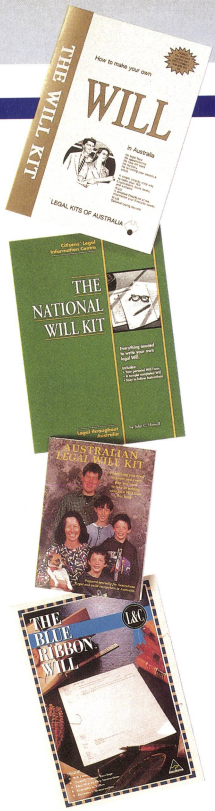
DOING IT YOURSELF

The simplest way to make your own will is to buy a will form from a newsagent or stationer for around $2, and simply write it out yourself. But these forms give you very little guidance and there is potential for you to go wrong. There are also a number of will kits you can buy.

CHOICE had five widely available kits evaluated by an expert — Richard Neal, a solicitor and member of the Law Society of NSW's Advisory Committee for Specialist Accreditation in Wills and Estates.

We found some didn't cover the range of legal and financial issues we expected them to — in particular, capital gains tax and family provision legislation.

The best kits covered most important issues as well as being easier to use and more clearly laid out. The kits are profiled in rank order.



HOW TO MAKE YOUR OWN WILL IN AUSTRALIA

Price: $25 + $3 postage
Publisher: Legal Kits of Australia
Contact telephone: (03) 9561 3100.
Good points
■ Covers all essential matters, and one of the few to include information on family provision and probate. It's the only kit to discuss capital gains tax, but unfortunately there are only a few paragraphs, which we consider isn't really adequate.
■ Detailed and comprehensive, with a well laid out and easy-to-use format.
■ Has an index and glossary of will terms.
■ Includes a helpful record section for your executor.
Bad points
■ Provides no contacts for further advice or queries.
■ Although the kit uses plain language, the will form provided is somewhat old-fashioned and unnecessarily jargonistic.
Our verdict: Good

THE NATIONAL WILL KIT

Price: $24.95
Publisher: Citizen's Legal Information Centre, Tasman House
Contact telephone: 1800 815 141
Good points
■ Covers most important matters, including family provision and probate.
■ Booklet and will form are in plain language.
■ Includes a checklist and record section for your executor.
■ Has a glossary of will terms.
Bad points
■ Doesn't cover capital gains tax.
■ Provides no contacts for further advice or queries.
Our verdict: OK

AUSTRALIAN LEGAL WILL KIT

Price: $23.45
Publisher: Australian Legal Will Kit
Contact telephone: 1800 642 424
Good points
■ Covers most important matters, including family provision.
■ Booklet and will form are in plain language.
■ Includes a checklist and record section for your executor.
■ Has a glossary of will terms.
■ Includes a list of probate offices.
Bad points
■ Doesn't explain capital gains tax or probate.
Our verdict: OK

THE BLUE RIBBON WILL

Price: $14.95
Publisher: John Sands Pty Ltd
Available from major stationery stores, department stores and newsagents.
Good points
■ Covers most important matters.
■ Gives detailed and helpful examples.
■ Well laid out, and format is easy to use.
■ Includes a checklist and record section for your executor.
Bad points
■ Misses some important matters, including capital gains tax and probate.
■ Will form provided is not very detailed or helpful.
Our verdict: OK

WRITE YOUR OWN WILL KIT

(Previously called the 'Legacy Will Kit'— though it is unconnected with Legacy.)
Price: $29.95
Publisher: Suzanne Paul (Australia) Pty Ltd
Contact telephone: (02) 13 32 22
Good points
■ None of note.
Bad points
■ Doesn't cover many important matters — including capital gains tax, superannuation, guardianship, family provision, and the effect of marriage or divorce on a will.
■ Most of it was clear but there was still some jargon and complicated legal language.
Our verdict: Not recommended

Fighting for the future

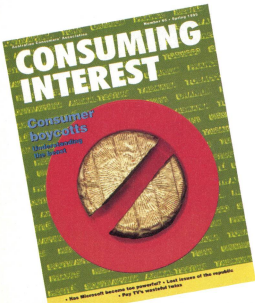
OUR STORY ABOUT CONSUMER boycotts in the spring edition of *Consuming Interest* struck a chord with readers. Here's a follow-up to that last issue, including where you can find our story about Microsoft's plans to dominate the information superhighway on the infobahn itself. We also preview the current issue.

The summer edition of *Consuming Interest* breaks new ground for the Consumers' Association — telecommunications reform. What will it mean for consumers if the government sells Telstra?

BOYCOTT!

Boycotts have been a prominent feature of consumer action in recent times, triggered by both local and international events. In the last issue of *Consuming Interest* we looked at successful and unsuccessful consumer boycotts to try and answer the question — what makes an effective boycott?

We've been discussing recent Australian consumer boycotts widely in the media, including a national talkback radio broadcast on the ABC's youth network, Triple J.


CONSUMING INTEREST
Consumer boycotts
• Has Microsoft become too powerful? • Lost issues of the republic
• Pay TV's wasted lanes

Consuming Interest — the magazine about consumer action.

USING HIGH-TECH TO COMMUNICATE

We've started interacting with people who prefer to communicate by computer rather than on paper. We put our recent *Consuming Interest* story about Microsoft on the Consumers' Association's World Wide Web site (http://www.sofcom.com.au/ACA/) on the Internet, and interest has been strong. Our story asked the question — is Microsoft too powerful? It's captured 80% of the world's PCs, and now it's likely to be the point of first contact for many people taking to the Internet.

THE BIG SALE — TELSTRA

What are people to think when Telstra spends billions of dollars on new infrastructure? In its most recent financial statements, Telstra reported a profit of $1.7 billion after paying taxes of $650 million. This is almost the highest net profit figure ever generated in Australia. However, the privatised major carriers in other countries we've analysed have even higher profit ratios than Telstra.

It seems to us that some degree of privatisation of Telstra is inevitable, since the government often chooses to raise funds by selling assets in order to help balance deficits on a short-term basis.

Will privatisation of Telstra, in part or in whole, deliver higher profits for private owners with little gain for residential consumers? What will this mean for basic access to essential services?

Competition has delivered lower prices to consumers overseas, but this can happen even if Telstra isn't sold off. Leading consumer advocates overseas also point to the difficulty of dealing with giant private monopolistic companies and their fledgling competitors.

The question of who — consumers, workers, shareholders or management — gets a share of efficiency gains in the massive information/communications market is essential. After all, who wants powerful overseas interests to reap the profits from our phone bills?

Telstra already has business relationships with key private sector giants, including Microsoft and News Limited — these partnerships target potential high-profit areas such as pay TV. Partial privatisation would lead to private profits in attractive investment areas like these. Under this scenario, the public would still own the less profitable parts of Telstra.

BUYING TELSTRA
OK! LET'S MAKE 'EM AN OFFER!
I'VE GOT THEM ON THE LINE NOW...
HUGE CORP
BEEP! CONNECTION TO THE AREA YOU ARE CALLING IS TEMPORARILY UNAVAILABLE PLEASE TRY LATER... CLICK!

A more aggressive application of competition policy to telecommunications could result in an outright sale of Telstra to the private sector. For consumers this raises questions about access, service standards, privacy enforcement, price controls, and basic issues such as timed local calls.

In the summer edition of *Consuming Interest* we explore the possible strategies for the privatisation of telecommunications, regardless of the outcome of the upcoming federal election. Michael Lee and Bronwyn Bishop also write for us with their views. From untimed local calls to price wars, we examine the problems and opportunities for consumers.

WHO'S BLUSHING NOW?

We sometimes take it for granted that products are labelled appropriately. *Consuming Interest* reviews cosmetics labelling laws in the light of a negotiated

settlement in the UK over Clinique products. This has raised the issue in Australia, with a number of women gathering to consider the situation here and contemplate legal action. The question is being asked: what does the claim 'allergy-tested' actually mean?

The need for improved product labelling has been a policy priority of the Consumers' Association for many years. The *CI* article discusses our activities to improve the situation for users of cosmetics.

GENETIC ENGINEERING — THE INTERNATIONAL BATTLE FOR LABELLING

Those of you who followed our story about genetically engineered potatoes earlier this year won't be surprised to hear that we are still fighting the battle for truthful labelling of genetically engineered food products. In this edition of *Consuming Interest* we report on key developments overseas on this front.

During a recent international conference on the topic it became apparent that the world's major manufacturers are bypassing government regulators — who are largely unwilling to act on the labelling question — to meet directly with consumer groups. Our research shows that consultation and voluntary labelling are increasingly becoming the norm.

Wouldn't you like to know if your pork contained genetic material derived from humans? During 1996 the Consumers' Association will fight on your behalf to make sure you *would* know. An upcoming issue of CHOICE will include a major feature story on the growing genetic engineering trend and what it means for you and your food.

HOT LETTERS AND CONTROVERSIAL COMMENTS

The hot letters from a bank (or its solicitors, to be more exact) which we shared with readers in a recent *Consuming Interest* are an indication of what goes on behind the scenes at the Consumers' Association.

In the summer issue we take a close look at the views of one media personality. Which controversial radio star said: "Actually, the Australian Consumers' Association is a piddling little organisation of not very much importance"? ❑

SUBSCRIBER 19th DRAW

For new subscriptions and renewals received January 1 to March 31, 1996.

Our 19th draw will be held on April 5, 1996. Two lucky people will win prizes from tests published in CHOICE in June and July 1995.

1st Prize: An electric convection heater (June 1995) valued up to $399.

2nd Prize: An upright vacuum cleaner (July 1995) valued up to $299.

These are all products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturers' — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by March 31 will go into the draw, unless of course you indicate you don't want to be included.

Subscriber draws are held every quarter — your renewal notice will have the details. If you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew again.

Use the order form overleaf

CONDITIONS OF ENTRY

1. The winner will be drawn from new subscriptions and renewals from personal subscribers (including members and donors of gift subscriptions) received January 1 to March 31, 1996. If you opt for a two-year subscription, you'll be entered on your first anniversary as well as when you actually renew or subscribe. 2. Information on how to enter and prizes forms part of these conditions of entry. 3. Employees, and their immediate families, of the Australian Consumers' Association and its associated companies and agencies are ineligible to enter. 4. Entrants must be residents of Australia. 5. Applications are subject to a verification check and the judge's decision is final. No correspondence will be entered into. 6. The prizes will be delivered free anywhere within Australia. 7. Prizes cannot be taken as cash. 8. South Australian residents may enter the draw by completing the form and posting to: Reply Paid No. 24, ACA, 57 Carrington Road, Marrickville NSW 2204, without subscribing to the magazine. Only one entry per person is permissible through this method. 9. Last date for receipt of entries to the draw is March 31, 1996. No responsibility accepted for lost, late or misdirected mail. 10. The draw will be conducted at the office of the Consumers' Association at 10 am on April 5, 1996. 11. The winner will be notified by letter and published in the earliest feasible issue of CHOICE after that. 12. The promoter is Australian Consumers' Association, 57 Carrington Road, Marrickville NSW 2204. NSW permit No. TC95/6473 issued on 23/11/95, ACT Permit No. TP95/2540 issued under the Lotteries Ordinance on 23/11/95.

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If you're already an automatic subscriber, please remember to let us know if your card number or bank account details change. We get over 50 credit card rejections each month, which causes unnecessary hassle for both you and us. Just give our subscriptions department a call with the details. Give them a call too if you'd like to change over to automatic subscription. All subscribers changing to automatic renewal receive our 32-page CHOICE Food Tips booklet as a bonus.

■ **The number to call: (02) 558 8088.**

Do you need a good holiday?

CHOICE Travel takes you behind the brochures and gives honest, down-to-earth advice on where to go, what's to do there, and how to get the most out of your travel dollar.

Travel is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. While its reports are from the perspective of a European base, much of the information in them is just as useful to an Australian travelling in Europe and the USA, with occasional forays further afield. There's quality information about different regions, accommodation, specialities of local cuisine, sights to see, as well as places to avoid and tips on dealing with holiday hassles.

A subscription to *Travel* costs just $27 a year — you can use the form on this page to subscribe. The latest issue features:

- Madrid
- Sicily
- New England, USA
- Bordeaux and its wines

SHOPPING AROUND

SNACK FOOD

Big Mac

India	Not available
South Africa	Not available
Hong Kong	1.70
Indonesia	2.40
Australia	2.50
New Zealand	2.60
USA	2.70
Russia	2.80
Singapore	2.80
Canada	3.00
Italy	3.20
Ireland	3.50
UK	3.70
Brazil	3.90
Portugal	4.00
Spain	4.00
South Korea	4.10
Austria	4.60
Netherlands	4.60
Germany	4.70
Belgium	5.00
Finland	6.40
France	6.60
Switzerland	6.70

Coca-Cola (size nearest to 375 mL)

Indonesia	0.60
Singapore	0.60
Canada	0.70
Austria	0.80
Ireland	0.80
South Africa	0.80
Fiji	0.90
Hong Kong	0.90
South Korea	0.90
New Zealand	0.90
Portugal	0.90
USA	0.90
Brazil	1.00
Russia	1.00
UK	1.00
Finland	1.30
India	1.30
Switzerland	1.30
Australia	1.40
Italy	1.40
Spain	1.60
Germany	1.90
Netherlands	1.90
Belgium	2.10
France	2.80

Mars Bar

Ireland	0.60
UK	0.60
Russia	0.70
USA	0.70 (Called Milky Way there)
Austria	0.80
Indonesia	0.80
Portugal	0.80
South Africa	0.80
Canada	0.90
Hong Kong	0.90
South Korea	0.90
Netherlands	0.90
New Zealand	0.90
Belgium	1.00
Germany	1.00
Australia	1.10
Finland	1.10
Singapore	1.10
Fiji	1.30
Italy	1.30
India	1.40
Switzerland	1.40
Spain	1.60
Brazil	2.50
France	2.80

All prices in Australian dollars (rounded to nearest 10 cents), based on exchange rates quoted in the *Australian Financial Review*, November 14, 1995.
Note that the prices are not corrected for or modified by local income levels and are therefore most useful as a gauge of what the Australian dollar will buy in the countries named.

Letters

CHOICE FORTUNE TELLERS

As an expatriate I accept that in Australia it is, for me in Canada, always tomorrow. Nevertheless, I was fascinated to discover, on November 23, 1995, an entry dated December 1995 in your World Wide Web *Recalls and bans* pages. The item refers to an IBM Australia recall on a specific monitor, as though you and IBM know that their monitors are going to start to fail in just three weeks!

<archi@mars.capoff.on.ca>
Canada

No, we're not fortune tellers. ***Recalls and bans*** *are listed on the World Wide Web with the month they appear in CHOICE. We compile the list the month before the magazine comes out, but the information is available on the net as soon as it's verified — which is before the magazine is printed.*

DECEPTIVE MARKETING

In November last year, I went shopping in Dick Smith Electronics, Booval, Queensland, for anti-virus software for our PC. I finally decided on Symantec Norton AntiVirus at $149. I was definitely influenced by a sticker on the packaging offering $50 cash back, although the sticker was under the software's clear packaging and so no conditions attached to the offer were accessible. When I opened the packaging, I found that to be eligible for the $50 cash back, I had to buy another Symantec product and the offer had expired on October 15, 1995, anyway!

I should imagine that Dick Smith Electronics was as much in the dark about the conditions attached to this offer as I was — Symantec should detail these conditions on the outside of the pack so they can be read before the consumer buys their product.

MJR
Queensland

This type of advertising is simply not good enough — the promotional material should be on the outside of the pack, so you can read the conditions before buying. If you see other such promotions, ask the shop to remove the packaging before you buy it (although they're not obliged to do so). Alternatively, ask the shop to ring the manufacturer to check the conditions surrounding the promotion.

In this particular case, however, we suggest you contact Symantec, explain what happened, and ask for the $50 refund. We also suggest you report the matter to the Australian Competition and Consumer Commission (formerly the Trade Practices Commission), located at the 10th floor, 500 Queen Street, Brisbane 4000; phone (07) 3835 4666.

SUDS-SAVING WASHING MACHINES

As a country person, where water usage on our farm is always monitored and used frugally in good and bad seasons, it is very pleasing to see city folk learning to conserve water and the media giving great support to water conservation (*How safe – and affordable – is our drinking water?* CHOICE, September 1995).

We are also learning about phosphates in the waterways — which can be lowered by reducing detergent residue — something everyone can contribute to by owning a washing machine with a suds saver.

Now, can you investigate why so few washing machines have a suds-save program? My local electrical stores don't recommend the *only* available washing machine with suds saver; they say it's not electrically and mechanically reliable.

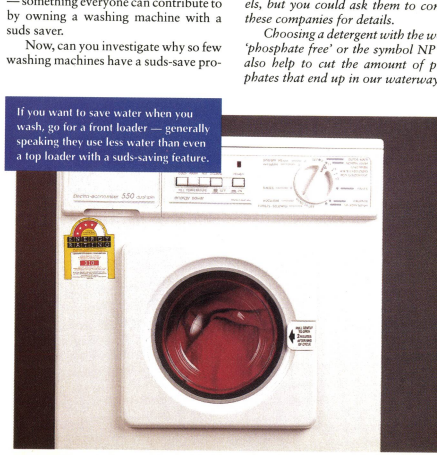
Am I being fussy, and should I just buy a bucket and keep suds-saving that way, or why don't the media and CHOICE apply pressure on us all to reduce our washing water and soap?

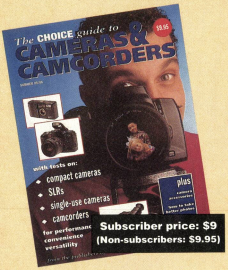
KG Symonds
Condobolin, NSW

In all CHOICE washing machine articles, we promote front-loading machines as being conservative users of water — in fact, front loaders generally use less water than a top-loading machine with suds-saving facilities. In CHOICE, December 1995, we recommended the ***THOR TH 85*** *(4.5 kg), the* ***GE WWH 6504/7504/8504*** *(5 kg) and* ***WHIRLPOOL AWG 384*** *(4.5 kg), which all scored well for water efficiency and retail for around $1000. If you prefer a top loader, however, both Hoover and Simpson say they manufacture several with suds-saving facilities. Your local store may not normally stock these models, but you could ask them to contact these companies for details.*

Choosing a detergent with the words 'phosphate free' or the symbol NP will also help to cut the amount of phosphates that end up in our waterways.

If you want to save water when you wash, go for a front loader — generally speaking they use less water than even a top loader with a suds-saving feature.





The CHOICE Guide to Cameras & Camcorders

This guide contains results of independent European tests of compact cameras, SLRs, camcorders, single-use cameras and accessories, almost all of which are available in Australia. With this guide, you'll be able to judge which features are worth having and which are just expensive gimmicks. You'll also find advice on photography and making home videos.

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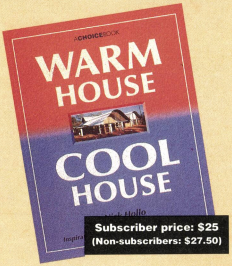
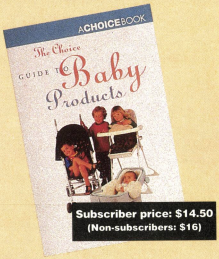


Warm House Cool House

Inspirational designs for low-energy housing

Warm House Cool House gives a simple explanation of the principles of energy-efficient housing, with more than 110 examples from around Australia. Whether you're planning to renovate, build or buy, this book will offer you inspiration and ideas on how to make your house a comfortable, affordable and attractive place to live in all year round.

Code: WHCH



The CHOICE Guide to Baby Products

Third edition

The CHOICE Guide to Baby Products gives invaluable specific and general advice about what to look for (and look out for) when buying for your baby. It starts with a checklist of what parents will need when the baby arrives, and then gives reports of tests and surveys that have been carried out for CHOICE.

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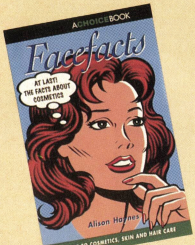
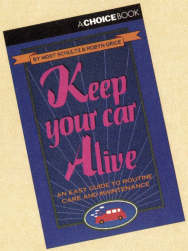


Facefacts

A guide to cosmetics, skin and hair care

What do we know about the stuff we put on our faces and our hair? How does it work? What do the 'special ingredients' actually do? This comprehensive guide answers these questions and covers many other issues, including how best to care for your skin.

$18 Code: FF

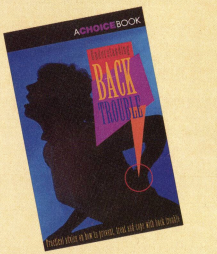


Keep Your Car Alive

An easy guide to routine care and maintenance

"The book goes through every part of the car, explaining how things work, how to test them, do-it-yourself maintenance, troubleshooting, coping with roadside emergencies. I really couldn't find anything they missed." *The Age*

$16 Code: KYCA



Understanding Back Trouble

Practical advice on how to prevent, treat and cope with back trouble

Three out of four Australians will experience back pain at some stage in their lives. This book explains how your back works, what is likely to go wrong, the treatments available and preventive measures.

$18 Code: UBT

Oz Internet

A guide to connecting to the Internet in Australia

This Australian book explains how to connect to the Internet and how to use its full potential. It provides a list of information suppliers and a sample software disk. Note: to use this disk you will need a PC, a modem and to sign up with an access provider.

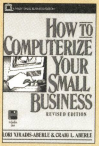
$35 including 3.5" disk **Code: OZIT**

Telecommuting

On the information highways

This easy-to-read book explains how you can use the rapidly developing information superhighway in your home, not only for pleasure but as a workstation. It explains how to set up a home office, the available technology, and how to avoid the drawbacks of telecommuting.

$15 **Code: TOIH**



How to Computerize Your Small Business

Revised edition

From the US, this is an excellent guide to what you need to consider when deciding how computers can help your small business. It includes a sample business program.

$30 **Code: HCYB**

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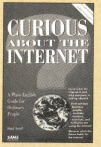
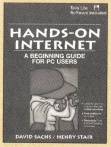


Curious About the Internet?

If you're still unsure about the information superhighway and want more details before you commit yourself, *Curious about the Internet?* will answer your questions. It includes information about the Internet, how it works, who uses it and what you can use it for.

$29 **Code: ATI**

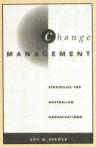


Hands-on Internet

A beginning guide for PC Users

If you'd rather learn about the Internet through hands-on experience, this book includes a 3.5" disk with eight on-line sessions. Note: to use this disk you will need a PC, a modem and to sign up with an access provider.

$62 including 3.5" disk **Code: HOI**



Change Management

Strategies for Australian organisations

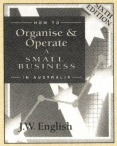
This book shows how changes take place in Australian organisations and the complex issues that need to be considered when implementing change

$25 Code: CMAN

Are We on the Same Team Here?

An increasingly popular and effective way to work is in teams or work groups. To work in a team shouldn't be difficult, especially if we recognise the importance of good communication. *Are we on the same team here?* looks at communication within groups and the simple steps that can be taken to make a group work.

$20 Code: AWST



How to Organise and Operate a Small Business in Australia

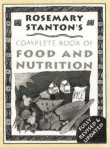
This is the sixth edition of this invaluable guide to setting up and running your own business in Australia. It includes practical and commonsense advice on how to set up a small business in the nineties.

$30 Code: HOOS

Australian Guide to Getting Published

Sound advice on how to get published in Australia (but not how to write a bestseller!). It includes advice on presenting your manuscript, and the expectations of publishers and authors.

$15 Code: AGGP



Rosemary Stanton's Complete Book of Food and Nutrition

Revised edition

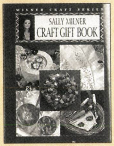
This is an A-Z guide to food and nutrition that can answer most of your questions on food in an easy-to-read style. Rosemary Stanton is one of Australia's best-known and most respected nutritionists.

$30 Code: RSFN

Household Self Sufficiency

This guide tells you how to make just about anything you may ever need in your home, such as soap, candles, cosmetics, pottery and paints. You're sure to have a lot of fun developing your own goodies for around the house.

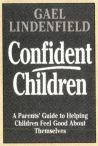
$17 Code: HHSS



Sally Milner Craft Gift Book

Fifty craft gift ideas from some wonderful Australian craft books. It includes easy-to-understand diagrams and instructions and beautiful photographs of what the projects can look like. It's a great way to make gift-giving (and making) even easier.

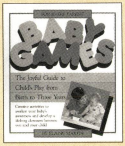
$40 Code: SMGB



Confident Children

Confidence is an important and valuable part of anyone's make-up. This practical book helps parents to nurture the confidence of their children without making them precocious or arrogant. It also advises parents on building their own confidence in their parenting skills.

$15 Code: CONC



Baby Games

A wealth of imaginative ideas and songs to use when playing with your child (from birth to three years).

$17 Code: BG

Multi-function wall ovens

Multi-function ovens boast a wide range of cooking modes, but they don't necessarily improve the quality of your cooking.

Catching food as it slides from an unstable shelf is a recipe for disaster — but you might have no choice with some of the ovens we tested.

NO MATTER HOW MANY FUNCTIONS your oven has, if you can't work out how to use them or the food is cooked unevenly, 'multi-function' ovens could simply become 'multi-annoying'. That's why we judged the ovens in this report on their ease of use and cooking performance.

We tested the cheapest electric multi-function oven (up to $1300 when we were buying) from each available brand. They're all single ovens with a grill inside. Not all possible oven brands are represented in the test as some only had ovens that were more expensive than $1300. And see page 39 for an explanation of why there's no CHEF oven in the test.

WHAT IS A MULTI-FUNCTION OVEN?

A multi-function oven (MFO) gives you the choice of cooking with a fan or without, as in a conventional oven. This allows you to adapt the oven to the type of cooking you're doing. If you're roasting a joint, a fan will speed up the cooking. If you're cooking a custard tart — which dislikes air movement and temperature variations — you'd turn the fan off.

In many MFOs, cooking programs use the heating elements in different combinations — either or both elements switched on, with or without the fan — to achieve different cooking effects. With so many functions, you could find the controls and programming sequences a little complicated, but this varies from model to model.

The main disadvantage of a single oven with a grill inside is that you can't use the grill separately if the oven is already in use — which may be a major consideration for some people. So if you're cooking a vegetable dish and then decide to grill meat — you can't. On the other hand, having the grill in the oven allows you to brown the top of a shepherd's pie, for example, without taking it out. It also means you clean both the oven and grill at the same time.

With some of the ovens we tested, you have the option of using only half the grill or using the fan with the grill — see the table on page 39.

The MFOs we tested also have a defrost mode, which can be used to thaw food over several hours by using the fan with minimal heat. Food safety wisdom, however, says the safest way to defrost any food is either in a microwave oven, or slowly in a fridge.

SAFETY AND OVENS

We recommend that you always have an electrician install your oven, even if it comes supplied with a plug attached. An electrician not only ensures the oven is electrically safe but that it has enough space around its sides and back for ventilation.

When you're using the oven, there are two areas of safety concern: unstable shelves and high oven door temperatures.

We are concerned by the number of ovens in the test which had problems with their shelves. Some, when pulled forward, sloped downwards; others had insufficient stoppers to prevent them sliding straight out of the oven. Some ovens had both problems, such as the **FRIGIDAIRE**. If a shelf slants when you pull it forward to check or remove the food, the dish could slide straight off, resulting in serious burns if you tried to catch it or if the food splashed, and possible damage to the glass door — not to mention a mess.

So before buying an oven, check if the shelves are stable and stay attached to the rack once pulled forward, rather than sliding straight out. Also check if the grill tray is stable and that the back of it's easily accessible once it's pulled forward, to prevent burning your hands.

We also tested the ovens' door temperatures using a particularly tough test — after we'd baked or grilled in each oven for one hour on the highest temperature. Although many manufacturers are introducing ovens with special vents to try to reduce door temperatures, all the oven doors reached more than 80°C (on the outside) in the baking test. At this temperature, if you touched the door for just one second you'd feel pain.

When the test was done for one hour on the highest grill temperature, both the **FRIGIDAIRE** and **SIMPSON** doors reached more than 80°C. In fact, the **SIMPSON** reached 180°C directly behind the door handle, which is of concern. This was because the **SIMPSON** is the only oven which recommends grilling with the oven door shut — a safety feature, says **SIMPSON**, to avoid bumping the door and to contain any fires.

We also checked the temperature of

the bottom part of the doors, where children are more likely to touch. The **FISHER & PAYKEL** reached 100°C in this region when the oven was on high for one hour, and the **SIMPSON** reached above 80°C when the grill was tested.

All the ovens are required to meet certain Australian standards, but we think they need changing if temperatures such as the ones we found are considered OK.

WHAT TO BUY

SIMPSON Harmony 68A912W*01 ..... $1050

The **SIMPSON** achieved both the best cooking and the ease of use scores. However, we weren't happy with it in our tough door temperature tests. Care should be taken when using all ovens, particularly if there are young children around.

What to look for

- **Stable oven and grill shelves:** Pull the shelves and grill forward and press on them. They shouldn't slant or slip straight off the rack. (See *Safety and ovens*, opposite.)
- **Logical instructions and labels:** Make sure the manual gives easy to understand instructions for programming the oven's functions and that the controls are labelled clearly with logical symbols or words. The **SIMPSON** scored well in this regard.
- **Self-cleaning liners:** Special self-cleaning ('catalytic') panels reduce the effort of keeping the oven clean.
- **A fat filter:** A removable wire mesh filter, fitted over the fan to protect it from cooking fat, makes cleaning the oven much easier. The **FRIGIDAIRE** and **BLANCO** both have one.
- **Clear visibility through the door:** Designs on the glass can make seeing the food difficult unless you open the door — which wastes energy and can be a disaster for delicate cakes and pastries. The **FISHER & PAYKEL** was the best in this regard.
- **At least three shelves:** Two shelves are often not enough, especially if you have a large family or entertain regularly. Only the **FRIGIDAIRE** and **KLEENMAID** provided fewer than three racks.
- **Large oven space:** If you do a lot of cooking, a larger oven is more versatile. The **FISHER & PAYKEL** and the **WESTINGHOUSE** were the largest in our test.

Profiles

Ovens are listed in rank order. Prices shown are a good target to aim for, based on nationwide checks in October 1995. Anything lower is a bargain.

SIMPSON HARMONY

Target Price: $1050

Good points

- Cooks well at all temperatures.
- Grills food evenly.
- Controls easy to use.
- Shelves and grill stable.

Bad points

- During our door temperature tests, the oven door reached 180°C behind the handle and over 80°C in the middle and at the bottom when grilling.
- Takes a long time to heat up.

FISHER & PAYKEL MULTIFUNCTION

Target price: $1050

Good points

- Cooks well at all temperatures.
- Cooks well in combined oven and grill mode.
- Controls easy to use; video of operating instructions is included.
- Stable shelves and grill.
- Oven heats up quickly.

Bad points

- During our door temperature tests, the bottom of the oven door reached 100°C when baking.
- Grills food unevenly.

WESTINGHOUSE MARINADE

Target price: $1050

Good points

- Cooks well at all temperatures.
- Stable shelves and grill.
- Oven heats up quickly.

Bad points

- Grills food unevenly and slowly.
- Grill has no stoppers and can slide right out.

Our cooking results were rated excellent, very good, good, OK, borderline or poor; most rated good or very good, so 'OK' is a comparatively low result.

Multi-function ovens

Brand/model (in rank order)	Manufacturer/ distributor	Origin	Target price ($)*	Warranty (years)	Dimensions (H x W x D, mm)	Usable volume (
SIMPSON Harmony 68A912 W*01	Email	Australia	1050	1	590 x 560 x 550	41
FISHER & PAYKEL Multifunction WO600E	Fisher & Paykel	New Zealand	1050	1 *(D)*	585 x 570 x 550	56
WESTINGHOUSE Marinade POF663W*00	Email	New Zealand	1050	1	650 x 600 x 565	53
FRIGIDAIRE FEVP64022N *(A)*	Email	Slovenia	850	1	635 x 570 x 560	42
BLANCO BMS607 *(B)*	MEA	Italy	1450	1	580 x 560 x 550	43
KLEENMAID Scala TO-21 *(C)*	Kleenmaid	Italy	1200	3	600 x 600 x 600	48

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in October 1995.

(A) Discontinued late in 1995, but may still be available in shops. The manufacturer says its replacement, the FEVP645225, is technically the same.

(B) Identical to the Blanco BMS601, except the BMS601 has a meat probe and self-cleaning liners.

(C) Identical to the Kleenmaid TO-22 and TO-23, except for the colour.

(D) Two years if you enrol in the Smart Care program.

(E) Sides, back and top only.

(F) Kleenmaid has upgraded its scone and baking trays since this model was tested. The company claims these new trays improve the quality of cooking.

1 Self-cleaning
Self-cleaning panels (known as catalytic liners) are coated in a special enamel that uses heat and oxidation to clean itself. The oven then only needs to be wiped over to remove extra debris.

2 Full and half grill
Allows you to cook with either the whole grill or just half — useful for grilling small amounts.

3 Ease of use score
The ovens were assessed for ease of use based on the quality of their instructions, their controls, how easy it was to use the oven and grill units, and how easy they were to clean.

4 Cooking score
We cooked a variety of foods with and without the fan, following the manufacturer's recommendations on

FRIGIDAIRE

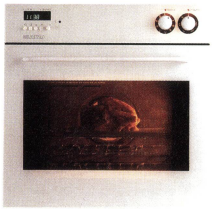
Target price: $850

Good points

- Cooks well at low and moderate temperatures.
- Controls easy to use.
- Easy to keep clean.

Bad points

- Cooking on high temperatures only OK.
- Relatively high heat loss during cooking, which means the oven has to use more energy to maintain the temperature.
- Grill and oven shelves unstable.
- Instruction manual a little complicated.
- Grill and oven accessories somewhat difficult to use.
- During our door temperature tests, the oven door reached over 80°C when grilling.



BLANCO

Target price: $1450

Good points

- Cooks well at low and moderate temperatures.

Bad points

- Cooking on high temperatures only OK.
- Relatively high heat loss during cooking, which means the oven has to use more energy to maintain the temperature.
- Installer must assemble door and control panel on delivery.
- Compared with the other ovens, ease of use of controls and grill and oven accessories wasn't so good.
- Grill and oven shelves slightly unstable.

KLEENMAID SCALA

Target price: $1200

Good points

- Cooks well at low temperatures.
- Oven heats up quickly.
- In-home demonstration provided, or step-by-step telephone instructions for isolated regions.

Bad points

- Cooking on high and moderate temperatures only OK. (The manufacturer claims cooking on high temperatures has since been improved. See footnote *(F)* above for an explanation.)
- Relatively high heat loss during cooking, which means the oven has to use more energy to maintain the temperature.
- Oven shelves and grill slightly unstable.
- Compared with the other ovens, ease of use of controls and accessories wasn't so good.

	2			3	4	5	
-ning	Full and half grill	Number of shelves	Shelf positions	Ease of use score (%)	Cooking score (%)	Overall score (%)	Brand/model (in rank order)
	✓	3	5	80	84	82	**SIMPSON** Harmony 68A912 W*01
		3	4	74	79	76	**FISHER & PAYKEL** Multifunction WO600E
		3	6	76	71	73	**WESTINGHOUSE** Marinade POF663W*00
(E)		1	3	64	76	70	**FRIGIDAIRE** FEVP64022N *(A)*
	✓	3	4	68	70	69	**BLANCO** BMS607 *(B)*
	✓	2	5	58	66 *(F)*	62	**KLEENMAID** Scala TO-21 *(C)*

temperatures. We baked scones, to test oven performance on high temperatures; sponges to test moderate temperatures; meringues to test low temperatures; custard tarts to test temperature variation; and we roasted chicken to test oven performance when combined with the grilling mode. The grill was tested by cooking toast, which gives a good indication of evenness of cooking.

5 Overall score
As the selling point of these multi-function ovens is convenience and versatility, we gave ease of use and cooking equal weight in calculating the overall score.

Which oven does what?

There are several kinds of oven apart from multi-function:

■ **Fan-forced:** These ovens have their heating element at the back around the fan, which circulates heat quickly and evenly, saving time and energy. Most manufacturers suggest lowering normal cooking temperatures by 10 to 20°C to compensate.

■ **Fan-assisted:** Unlike fan-forced ovens, these have elements on the top or bottom of the oven, with a separate fan. The bottom element may be hidden under the oven's base. This design circulates the air, but doesn't distribute the heat as efficiently as a fan-forced model.

■ **Conventional:** This is a standard convection oven with no fan and an exposed element on the bottom. Some also have a top element for browning and grilling. Most conventional ovens use a lot of energy, take longer to preheat, and are more difficult to clean, especially if the bottom element is not hinged.

For people with disabilities

An occupational therapist from the Independent Living Centre assessed multi-function electric wall ovens on behalf of people with disabilities. The **FISHER & PAYKEL** was good in most respects apart from having slightly stiff shelves and grill tray. (It also had a problem with the temperature at the bottom of the door; see *Safety and ovens* on page 36.) When choosing an oven look for the following:

■ **Door opening direction:** Sideways-opening doors would be ideal for wheelchair access. All the ovens we tested had downward-opening doors.

■ **Door weight:** The door shouldn't be too heavy or stiff to open and should stay partly open without being held. All the ovens we tested opened with ease, and stayed open.

■ **Door handles:** Should be large enough for two hands, and in a D-shape. Handles with room only for fingertips aren't ideal — they're difficult to grip and your knuckles could get burnt on the door. **KLEENMAID** and **WESTINGHOUSE** both have these fingertip handles.

■ **Control knobs:** Should be large, with an easy-to-grip raised crossbar, and easy to turn. Round knobs with indents on the side are also good. The **WESTINGHOUSE** and **BLANCO** knobs were harder to turn because they were round and had no raised crossbar.

■ **Pushbutton controls:** Should be large, spaced well apart and easy to push.

■ **Control panel labels and displays:** Should be large, with easy to read (contrasting colours) numbers or symbols on the controls and digital displays. Some of the ovens tested had grey writing on white or small symbols, which were hard to read.

■ **Oven shelves:** Should slide in and out smoothly and remain stable — see *Safety and ovens* on page 36.

■ **Grill assembly:** The grill should also be easy to pull in and out and remain stable in all positions. Also consider the grill's weight — some are very heavy. Grills with removable handles (used for pulling racks in and out) are good for people with little strength and for preventing burns. The **FISHER & PAYKEL** grill was slightly stiff to remove.

Where's the Chef?

You may be wondering why we've published a report on wall ovens without mentioning a **CHEF** model — it's one of the most popular brands.

In fact we did test one — the **CHEF Identity** — which Chef told us would be available in shops at the time of publication and would fit into the same category as the other models we were testing.

However, when we checked again with Chef before publication, we were told the **Identity** wouldn't be available after all: it had been superseded by the **CHEF Finesse**.

We hate it when this happens: it means we can't bring you results for a very popular brand, and we've wasted money and staff time testing an obsolete model.

For the interest of people who already own a **CHEF Identity**, it shared the lowest overall score with the **KLEENMAID** — 62%, and had the lowest cooking score — 63%. Its controls were not the easiest to use, but it did have a stable, light and accessible grill assembly.

Chef tells us the main changes in the **Finesse** are: a different oven thermostat, a cooler oven door temperature, the addition of a half-grill function, and a different grill element.

Mid-sized microwaves

The oven with the best cooking performance in our test missed out on being in our 'What to buy' list because even doing the basics in it wasn't easy.

MICROWAVE OVENS HAVE BEEN around for a while now, and more than eight out of 10 Australian homes have one. Some people never use a microwave for anything more complex than heating up instant coffee. On the other hand, if your appetite's been whetted by the much greater possibilities of microwave technology, you may be looking for some of the more sophisticated functions available.

We tested mid-sized microwaves (25 to 30 L capacity) with electronic controls and some automatic programs, which are the most popular type. Where manufacturers had more than one model within this range, we chose the one with the most features — this gave us eight models to test.

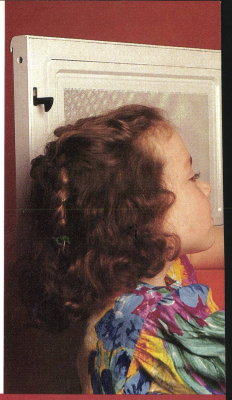
The ovens were scored on the basis of their manual and automatic cooking, reheating and defrosting performance, as well as ease of use.

MORE 'WAVES' FOR YOUR WATTS?

The power output of microwave ovens is increasing all the time — the ovens we tested this time have a claimed power output of between 820 and 1000 watts (W). Two years ago when we tested ovens of the same size, none of them was rated at more than 900 W.

Rather than worrying about having more watts — all the microwaves have plenty — it's more important to be discriminating in the level of power you use when cooking. Full power is generally only suitable for heating liquids. Cooking foods at high power is likely to overcook them or dry them out. A slightly longer heating time on a lower power is usually preferable to short 'bursts' on very high power. This also helps ensure food is evenly heated and safe to eat.

However, it's important to know the wattage of your oven if you're using a recipe or cookbook. Recipes are written for ovens of a particular wattage (although some give different timing for varying power levels) — so unless a recipe is intended for use with your oven's wattage, you'll need to make adjustments to cooking times. If you're unsure, set the timer for less time than the recipe states and check the food as it cooks.



A child lock will prevent your child burning herself or zapping your pet or a favourite bear. It'll also protect the oven from damage. Five of the ovens in this test had one.

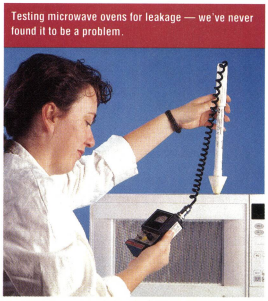
Safety while you sizzle

The safety of using microwaves is still something some people get edgy about, even those who have used the ovens for years. The main concerns are:

■ **Leaking microwaves:** In fact, this is not common. CHOICE subjects all ovens tested to a microwave leakage test — and we've never found any problems.

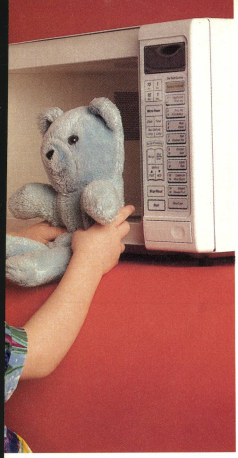
However, if your oven is damaged in any way — if rust develops on the door grille or in the oven cavity, or the door seals become loose or out of alignment — have it checked by the manufacturer or an approved service agent. Keeping the oven door and hinge areas clean and free from food deposits should help prevent rust.

■ **Child safety:** Ovens are increasingly coming with a child lock, which prevents the oven from being used until a sequence of commands is entered. The child lock is intended to prevent children from starting the oven — reducing the potential for kids to harm themselves (or pets!), but just as importantly to stop them from activating the oven when there's no food in it, which can damage it. Five of the eight ovens tested this time had child locks. If yours doesn't, and you have young children, we recommend putting the oven above their reach, or turning it off at the power point.



Testing microwave ovens for leakage — we've never found it to be a problem.

■ **Superheating:** This can sometimes occur when water is heated past its boiling point without forming any bubbles. When the cup is moved or touched it can 'explode' into steam and cause scalding. One way of preventing superheating is to leave a teaspoon (metal is OK) or wooden skewer in the cup during cooking (this gives the bubbles something to form around). Your instruction manual should warn of the effects of superheating and tell you how to prevent it.



WHICH ARE THE BEST?

As well as conducting technical tests, our home economist defrosted chickens and mince, cooked buttercakes and broccoli, and reheated lasagne to give the ovens a thorough workout. She also put the automatic functions through their paces — see *Cooking scores* on page 44 for detailed results.

The **SAMSUNG** achieved the best cooking performance, followed by the **BOSCH**. The **PANASONIC** and **SHARP** ovens were the easiest to use overall.

Despite the **SAMSUNG**'s good cooking performance, our expert tester found it difficult to use, and we think most people would find it similarly frustrating. It scored well below average compared with the other ovens in this test for ease of use, so we've left it out of our *What to buy* list.

The **SHARP**, **NEC** and **SANYO** weren't far behind the front-runners overall, but cost significantly less, making them our *Best Buys*.

WHAT TO BUY

BEST BUYS

PANASONIC The Genius NN6855	$475
BOSCH MW 29	$400
SHARP Carousel R-3C57	$300
NEC N 906	$275
SANYO Shower wave EMS 728	$300

What to look for

- Which type of microwave oven is best for you: mechanical, electronic or convection?
  Mechanical ovens are generally cheaper to buy. However, they're usually only available in smaller sizes, and because they use rotary controls, timing is less accurate than on electronic ovens.
  Electronic ovens come in a range of sizes and have electronic touch controls. Most have at least some automatic functions.
  Convection microwave ovens also come in a variety of sizes. They give additional flexibility — you can combine microwave and conventional heat cooking at the same time, or in sequence — but they're more expensive than electronic microwaves.
- Do you want automatic programs, and if so which ones? See *Cooking performance* on page 44 for more information.
- What size oven is appropriate for your cooking needs and your kitchen? The size will be especially important if you have a small kitchen (see the table on page 44 for the external dimensions of the ovens tested). The inside of the oven must also be big enough to fit your microwave dishes.
- If kitchen space is an issue and you intend building your microwave into a wall cabinet, look for an oven that includes clear instructions on how to do it — the **PANASONIC** and the **SMEG** both have installation instructions, and the manufacturers of these ovens also sell 'trim kits' to make installation easier.
- Make sure an oven has good visibility through the door during operation. White screens might look nice, but they can be especially hard to see through. Being able to see food while it's cooking is important — is it cooked or dangerously close to ruined? The ovens with the best visibility were the **SANYO, PANASONIC** and **SHARP**.
- Are the display, control panel and instructions easy to read and understand? Will you feel confident using the oven's features? Defrosting, cooking and reheating can be as simple as selecting a program, adding a weight and pressing start. So controls that are too small or unclear, or instructions that aren't simple and logical, can needlessly cause you trouble. We found the **PANASONIC** and **SHARP** operation guides particularly useful when programming the ovens.

Quickest, cheapest, cleanest?

We compared cooking broccoli (a vegetable commonly microwaved) on a gas cooktop, electric cooktop and in a microwave oven:

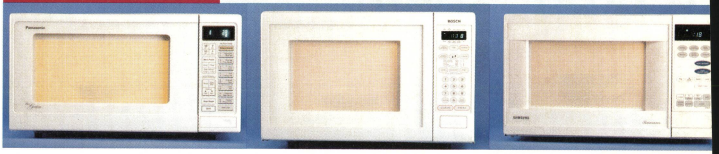
■ **Quickest?** The microwave oven provided far and away the quickest method of cooking broccoli. It took two and a half minutes compared to the cooktops, which both took 15 minutes — and the results were very similar.

■ **Cheapest?** The microwave oven was also the least expensive to use, mainly because it had a significantly faster cooking time — costing around four cents to cook broccoli every night for a week. The gas cooktop came next, costing about 16 cents, followed by the electric cooktop at around 22 cents.

■ **Cleanest?** Determining which method of cooking is the least environmentally damaging is more difficult. One way of comparing electricity with gas is to look at the amount of carbon dioxide generated in turning raw fuel into the energy that cooks the vegetables. (Carbon dioxide is a 'greenhouse' gas which contributes to global warming.) Using this method, the Electricity Trust of South Australia compared cooking vegetables in microwave ovens and on gas cooktops and found the microwave was 'cleaner'. However, these results may be slightly different elsewhere in Australia (because of differences in the way electricity and gas are produced and distributed in different states). Also, the results only apply to cooking vegetables — additional tests in SA found that for food other than vegetables, cooking on a gas cooktop usually resulted in less carbon dioxide pollution than using a microwave.

Profiles

The top six microwaves in our test are listed in rank order. Prices shown are a good target to aim for, based on nationwide checks in November 1995. Anything lower is a bargain. The features mentioned in the profiles are explained below.



PANASONIC The Genius NN6855

Target price: $475

Good points

- Good at cooking broccoli and defrosting mince. All auto functions were also good.
- Easy to clean.
- Clear and concise instruction manual.
- Has a 12-hour clock.
- Has a more/less button, but only during sensor cook.
- Has a general timer.
- Display window gives you recipe prompting and operation guide.

Bad points

- Manually defrosting chicken and cooking buttercake were only OK. Reheating lasagne obtained a 'very poor' score.
- No quick/boosted start.

Our cooking results were rated excellent, very good, good, OK, borderline, poor or very poor. Given how well some of the ovens can perform, we consider 'good' and above to be desirable scores.

BOSCH MW 29

Target price: $400

Good points

- Excellent at cooking broccoli, and good results for reheating lasagne. Auto defrost mince and auto reheat meal were also good.
- Easy to clean.
- Clear and concise instruction manual .
- Has a more/less button, but only during auto reheat.
- Has quick/boosted start.

Bad points

- Manually defrosting chicken and mince, cooking buttercake and auto defrosting chicken were all only OK.
- Has a 24-hour clock, which may not be to everyone's liking.
- No information provided about the air space needed around the oven.
- Poor visibility through the door during operation.
- No general timer.

SAMSUNG The Timesaver M9245

Target price: $275

Good points

- Very good at defrosting mince; good for defrosting chicken and reheating lasagne. Auto defrost mince very good; auto reheat meal, auto cook fish and broccoli good.
- Easy to clean.
- Clear and concise instruction manual.
- Clock can be either 12 or 24-hour format.
- Has a more/less button, but only during auto defrost and auto cook functions.
- Has quick/boosted start.

Bad points

- Cooking broccoli was only borderline, and auto defrost chicken OK.
- Small numbers and symbols on control panel and display are hard to read.
- Having two start buttons with different uses is confusing — and you can also start the oven by simply pressing 'auto cook'.
- Poor visibility through the door.
- Instruction manual must be referred to for auto cook serving sizes.
- No general timer.

Features

Automatic defrost: All the ovens had an auto defrost feature, which uses one of two methods — by weight (you enter the code for the type of food and its weight, and the microwave calculates the power level and defrosting time), or by time (you enter the desired defrosting time, and the oven automatically adjusts the power level at different stages as it defrosts).

Automatic cook/automatic reheat: The code for the type of food is selected, which must be within certain weight ranges. The oven then selects the power level, and calculates the time it should take to cook or reheat the food to an appropriate temperature.

Quick/boosted start: This starts (or restarts) the microwave with the pressing of only one or two buttons — every press of the button extends the operation of the oven by 30-second or one-minute increments (it can be made longer on some ovens).

Keep warm/hold: The oven operates at very low power (usually around 10%) to keep food warm.

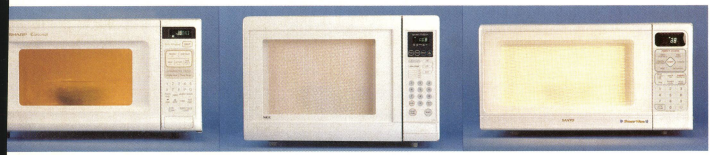
Child lock: This is a safety feature intended to prevent children from starting the oven, especially without anything in it. It lets you program the oven so that a certain sequence of controls must be pressed before it can be started.

More/less button: Increases or reduces the programmed cooking time, usually only for certain programs.

Operation guide: Instructions appear on the display which run you through the steps for entering automatic and manual programs. Only the **PANASONIC** and **SHARP** have it.

Recipe prompt: An electronic 'cookbook' with 40 recipes, available on the **PANASONIC** only. The display window takes you through each recipe step by step, indicating the ingredients required, cooking time and the power level for each stage.

General timer: A timer which works whether the oven's going or not, which means it can be used as a general kitchen timer.



SHARP Carousel R-3C57

BEST BUY

Target price: $300

Good points

- Cooking broccoli, reheating lasagne and defrosting chicken were good. Auto defrost chicken and auto cook fish and broccoli also gave good results.
- Easy to clean.
- Clear and concise instruction manual.
- Has a 12-hour clock.
- Has a more/less button.
- Has quick/boosted start.
- Has a general timer.
- Display window gives you operation guide.

Bad points

- Auto and manually defrosted mince gave very poor results. Cooking buttercake was only OK.
- Instructions must be referred to for auto serving sizes, and not all relevant auto tables are with the text.
- Slightly small buttons for power level and timer.

NEC N 906

BEST BUY

Target price: $275

Good points

- Excellent at cooking broccoli, very good for defrosting mince, and good at cooking buttercake. The auto defrost mince and auto reheat meal functions were also good.
- Easy to clean.
- Clear and concise instruction manual.
- Has a 12-hour clock.
- Has a more/less button, but only during auto reheat.
- Has quick/boosted start.

Bad points

- Only an OK performer for defrosting chicken. Auto defrost program was also only OK for chicken. Reheating lasagne was very poor.
- Poor visibility through the door during operation.
- Instruction manual must be referred to when using auto reheat functions.
- No general timer.

SANYO Shower wave EMS 728

BEST BUY

Target price: $300

Good points

- Defrosting mince, cooking buttercake and reheating lasagne were good. The auto functions for cooking fish and broccoli and defrosting mince were also good.
- Easy to clean.
- Clear and concise instruction manual.
- Has a 12-hour clock.
- Has quick/boosted start.
- Has keep warm/hold function.
- Has a general timer.

Bad points

- Only an OK performer for defrosting chicken. Auto defrost chicken program was also only OK. Cooking broccoli was borderline.
- Writing around the display is small, and the start button is in a confusing location.
- Instruction manual must be referred to for the auto cook serving sizes (and the auto tables in the manual aren't easy to use).
- No more/less button.

Interesting innovations

Manufacturers are always adding gadgets and gizmos to keep ahead of their competitors. What's on the way in?

- **Fuzzy logic:** Despite its name, this feature is supposed to make automatic cooking more accurate. It uses a combination of humidity, temperature and/or weight sensors to check the quantity, volume and state of the food during cooking. The oven adjusts the power and cooking time accordingly.
- **Operation guide:** Also known as 'word prompting' or 'information display system'. Instructions appear on the display to 'talk you through' the steps for entering both the automatic and manual programs. Like fuzzy logic, it's designed to help ensure food is cooked or reheated properly.
- **Multiwave, Dualwave, Shower wave ovens:** Traditionally, microwave ovens had one microwave source built into one of the inside walls of the oven. To try to avoid 'hot spots' and give more even cooking, more than one microwave source is now often used. Some manufacturers are also using different-shaped sources — for example, **SANYO's Shower wave** oven uses a cone-shaped source with a stirring mechanism to try to achieve better heat distribution.

For people with disabilities

An occupational therapist from the Independent Living Centre assessed the microwaves for ease of use by people with disabilities. The **PANASONIC** and **SHARP** were best overall. Specifically, look for:

- **How easy is the door to open?** This is especially important if you have weak hands or movement problems. The **SAMSUNG, SANYO** and **GE** were the easiest.
- **How easy it to see through the door while the oven's in use?** The ovens with the best visibility were the **SANYO, PANASONIC** and **SHARP**.
- **How easy to use are the display and control panel?** Extra programming features can mean more complicated controls to be read and understood. The operation guide the **SHARP** and **PANASONIC** have is good, though the **PANASONIC's** control panel is slightly cluttered. The **SANYO** was next best — it had a very clear control pad, though entering power levels was still slightly confusing.
- **How easy is the turntable to remove?** This is something you should try out for yourself at the store — the **PANASONIC** has the largest turntable.

Microwave ovens

	Brand/model (in rank order)	Manufacturer/ distributor	Origin	Target Price ($)*	Warranty (years)**	Power output (stated/ measured, W)	External dimensions (HxWxD, mm)	1 Internal height/turntable diameter (mm)	2 Auto cook	Au rel
	PANASONIC The Genius NN6855	Panasonic	Japan	475	1 *(B)*	900 / 889	310 x 555 x 430	200/360	✓	✓
equal	**BOSCH** MW 29 *(A)*	Bosch	Korea	400	2	1000 / 975	345 x 525 x 380	250/310		✓
	SAMSUNG The Timesaver M9245	Samsung	Korea	275	2 *(C)*	1000 / 1034	320 x 520 x 390	225/315	✓	✓
	SHARP Carousel R-3C57	Sharp	Thailand	300	1	900 / 948	305 x 520 x 385	200/325	✓	✓
equal	**NEC** N 906	NEC	Korea	275	1	900 / 857	335 x 490 x 345	240/290		✓
	SANYO Shower wave EMS 728	Sanyo	Singapore	300	1	820 / 841	285 x 530 x 415	200/340	✓	
	GE JEI1142CVAWW	M E A	Korea	350	1	850 / 799	305 x 515 x 390	245/320	✓	✓
	SMEG SA30M	Omega	Korea	500	2	850 / 910	320 x 565 x 380	205/325	✓	✓

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in November 1995. Anything lower is a bargain.

** Parts and labour.

(A) May be somewhat difficult to find in shops. For details of distributors, phone Bosch on (03) 9541 5555.

(B) An additional two years is $20.

(C) An additional one year is $30.

Cooking performance

We tested the ovens' cooking performance using certain manual functions and automatic cooking programs.

■ **Manual functions:** The manual cooking tests we did were defrosting mince and chicken, cooking broccoli and cake, and reheating lasagne. The best performer overall was the **SAMSUNG**, followed by the **BOSCH**. Manual testing means we followed the manufacturers' instructions — where supplied — for the various tasks and keyed in each individual instruction. Reheating lasagne posed a particular problem for some of the ovens, because it can't be stirred to ensure even reheating. Half the ovens did poorly in this test. Two ovens had problems defrosting mince.

■ **Auto functions:** The automatic cooking programs we tested (based on our research into what people use most) were defrosting mince and chicken, cooking fish and broccoli, and reheating a meal on a plate (rissole and vegetables). Not all the ovens had every automatic cooking program tested, so to work out a cooking score for automatic programs, we averaged the results of those automatic programs each oven does have. They're set out in the table below.

Keep in mind that automatic cooking programs are most useful if you regularly cook the foods they cover. Even then, they can be limited — for example, for cooking and reheating programs the food must be within a certain weight range. Nonetheless, we found most of the auto functions worth having if you'll use them.

The only oven to achieve a good result for all of its auto programs was the **PANASONIC**.

■ **Cooking broccoli**. Many people use their microwave to cook vegetables. Although only four of the ovens had an auto program for cooking broccoli, all four performed well. Using the automatic feature resulted in broccoli that was just as good as when the corresponding manual operation was used, and on the **SANYO** and **SAMSUNG** it was better.

■ **Defrosting mince and chicken**. All the ovens tested had an auto program for defrosting mince and chicken (except the **SMEG**, which doesn't have an auto defrost chicken function). The **SHARP** was good for chicken, but poor for mince; all the others received at least an 'OK' score for these functions. Most of the ovens didn't perform any better at auto defrosting mince or chicken than when manual programs were used. In fact, only the **BOSCH** and the **SMEG** defrosted mince better using their auto programs.

Cooking scores

Brand/model (in overall rank order)	Manual defrost mince	Manual defrost chicken	Manual cook broccoli	Manual cook cake	Manual reheat lasagne	Auto defrost mince	Auto defrost chicken	Auto cook fish	Auto cook broccoli	Auto reheat meal
PANASONIC The Genius NN6855	★★★★	★★	★★★	★★	✘	★★★	★★★	★★★	★★★	★★★
BOSCH MW 29	★★	★★	★★★★★	★★	★★★	★★★	★★	na	na	★★★
SAMSUNG The Timesaver M9245	★★★★	★★★	★	★★★	★★★	★★★★	★★	★★★	★★★	★★★
SHARP Carousel R-3C57	✘	★★★	★★★	★★	★★★	✘	★★★	★★★	★★★	na
NEC N 906	★★★★	★★	★★★★★	★★★	✘	★★★	★★	na	na	★★★
SANYO Shower wave EMS 728	★★★	★★	★	★★★	★★★	★★★	★★	★★★	★★★	na
GE JEI1142CVAWW	★★★★	★★	★★★	★★★	✘	★★	★★	na	na	★★★
SMEG SA30M	✘	★★	★★★	★★	✘	★★★	na	★★	na	✘

★★★★★ Excellent ★★★★ Very good ★★★ Good ★★ OK ★ Borderline ✘ Poor–very poor na – not applicable

4	5	6	7	8	9	10		
mory gramming	**Multi-stage programming**	**Auto start**	**Operation guide**	**Child lock**	**Ease of use score** (%)	**Cooking score** (%)	**Overall score** (%)	**Brand/model** (in rank order)
	✓	✓	✓	✓	87	66	72	**PANASONIC** The Genius NN6855
	✓	✓			67	69	68	**BOSCH** MW 29 *(A)* equal
				✓	53	74	68	**SAMSUNG** The Timesaver M9245 equal
	✓	✓	✓	✓	82	61	67	**SHARP** Carousel R-3C57
	✓	✓			67	65	66	**NEC** N 906
	✓			✓	65	66	66	**SANYO** Shower wave EMS 728
	✓	✓		✓	58	60	60	**GE** JEI1142CVAWW
	✓	✓			63	41	47	**SMEG** SA30M

1 Internal height / turntable diameter
These measurements give you an idea of the largest container you could fit into the oven; you can measure your microwave utensils to see if they'll fit.

2 Auto cook and auto reheat
For information on these features, see *Features* on page 42. *Cooking performance*, left, gives details of how each oven's auto functions performed.

3 Memory programming
If you have a regularly used recipe, you can program it into the memory. It can then be recalled at the touch of a button.

4 Multi-stage programming
This feature lets you program the oven to perform several consecutive stages of cooking, which the oven then performs automatically. This means, for example, you could program the oven to defrost a piece of meat, cook it on high for a nominated time, and then finish cooking it on low.

5 Auto start
This feature lets you set the oven to start automatically at a nominated time, perhaps while you're out or busy entertaining guests.

6 Operation guide
See *Features* on page 42.

7 Child lock
See *Features* on page 42.

8 Ease of use score
The ease of use score was based on an assessment of each microwave's controls and display (including using the clock and timer), visibility through the oven door during operation, ease of cleaning and the quality of the instruction manual.

9 Cooking score
Half the cooking score is based on how well each oven performed at cooking cake and broccoli, reheating lasagne and defrosting chicken and mince. The other 50% of the score represents the average score for the automatic functions each oven had (up to five auto functions were assessed — defrosting chicken and mince, cooking fish and broccoli, and reheating a meal on a plate). See *Cooking performance*, left, for more details.

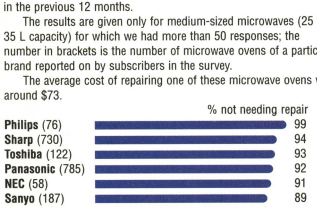
10 Overall score
The overall score was a combination of ease of use and cooking performance, weighted as follows:
- Ease of use: 30%
- Cooking: 70%

Reliability

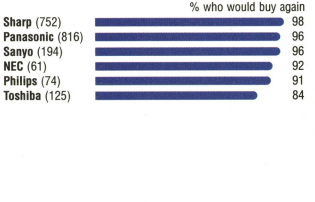
We surveyed a sample of our subscribers about the reliability of their microwave ovens — we asked them if their oven had needed repair in the previous 12 months.

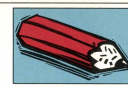
The results are given only for medium-sized microwaves (25 to 35 L capacity) for which we had more than 50 responses; the number in brackets is the number of microwave ovens of a particular brand reported on by subscribers in the survey.

The average cost of repairing one of these microwave ovens was around $73.



We also asked our survey respondents whether they would buy the same brand of 25 to 35 L capacity microwave oven again.





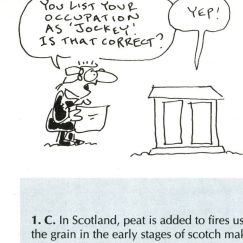
WHAT DO YOU KNOW?

1 A scotch whisky that is peaty is:
A) Dark-coloured.
B) Tastes watery.
C) Has a smoky flavour.

2 Allowing your baby to sleep with a bottle of formula or while breast-feeding won't damage the child's teeth.
True or false?

3 A 'SIM' card is a device which must be put into a digital mobile phone handset before it can be used on a network.
True or false?

4 If you're about to start a court case, what is the requirement of 'standing'?
A) That you give evidence standing in the witness box.
B) The set of rules that determine whether you are entitled to commence the proceedings.
C) A ritualised form of deference to judges.



5 How much ice cream do Australians consume each year?
A) 50 million litres.
B) 130 million litres.
C) 210 million litres.
D) 330 million litres.

6 Protein supplement powders, primarily used by body builders, are a necessary addition to the diet when you're exercising.
True or false?

7 The most water-efficient method of washing your clothes is in a top-loading washing machine.
True or false?

8 A telephone service provider
A) Is an answering service.
B) Resells telephone calls to the general public.
C) Can fix your phone when you have problems with it.

RECALLS AND BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 008 or 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

Britax Child-Care Products is recalling the harness and buckle on some **BABY SAFETY CAPSULES** and **BABY COMMUTER CHILD RESTRAINTS**, because continuous usage tests indicate the possibility of cracking inside the buckle, which may permit accidental operation of the release button. The buckles can be recognised by the grey or yellow housing with a red side release button. Capsules with Velcro body bands or black harness buckles are not affected and are not being recalled.

In order to obtain a replacement buckle and harness, contact the number below with the following details:
- The colour of the outside of the buckle.
- The colour of the inside of the buckle (black or grey).
- The Australian Standards Serial Number (located on the rear of the base. The base will need to be removed from the vehicle to see it).
- Your name, address and telephone number.

If you have hired your child restraint, contact your hire scheme operator to arrange a replacement harness.

Until the harness is replaced, parents are advised to continue using the child restraint, as crash testing has shown that once a buckle latches, it will still protect your child — but prompt replacement is recommended. For information, call 1800 806 974, Monday to Friday, 9 am to 4.30 pm (Victorian time).

For more information on this recall, see *Update: child car restraints* on page 5.

ANSWERS

1. C. In Scotland, peat is added to fires used to dry and smoke the grain in the early stages of scotch making. How much peat is used influences the flavour of the final product.
2. False. Allowing any drink other than water to pool in the mouth could cause tooth decay, because sugars in the liquid are converted into acids, which attack tooth enamel.
3. True. When you sign up with a digital carrier (a company which allows you to connect a phone to a digital network), you will receive a SIM (subscriber identity module) card. The card sits in the phone and has a small computer chip, which contains your phone number and identification code. Without a card, the phone can't be used.
4. B. Rules of standing vary depending on the type of action being brought — they can have a restrictive effect in some areas, especially 'public interest' cases in areas like environmental and consumer law. The Australian Law Reform Commission is currently reviewing the laws of standing in Australia.
5. D — which is about 25 two-litre tubs a year for a family of four!
6. False. The average person — including athletes — needs about 1 g of protein a day per kilogram of body weight, which is nearly always provided by a normal diet, unless you're a strict vegetarian who eats no animal products.
7. False. Front loaders are generally more water-efficient, their spin cycle usually extracts more water and they're gentler on clothes.
8. B. Telephone service providers lease telephone calls in bulk at a wholesale price from Telstra or Optus, and resell them at a discount to clients.

Jackel, distributor of baby dummies, has recalled its **DISNEY BABIES ORTHODONTIC COMFORTER/SOOTHERS** because they present a possible choking hazard. The dummies are sold in single and twin packs, and feature a clear handle and pastel-coloured motif of two Disney Babies characters on the shield. The product is being recalled because it was reported that the oval-shaped knob detatched from the shield and latex teat. Do not use these dummies and return any you may have to Jackel Pty Ltd, PO Box 67, Rydalmere 2116. Jackel will forward you a cheque for $6 covering the retail price of each dummy, and any postage costs incurred. For further information, contact the recall co-ordinator on 008 025 021.

For more information on this recall, see *Spitting the dummy* on page 19.

Dick Smith Electronics has recalled the **DUBBY BABY'S DUMMY WITH THERMOMETER** (catalogue no. Y 5014) because it may separate, creating a potential choking hazard for infants and small children. The product was sold in blister-card packaging. Customers are advised to keep the dummy away from children and return it to the nearest Dick Smith Electronics outlet for a refund and disposal. For more information, call Rex Callaghan, Technical Services Division, on (02) 9937 3200.

For more information on this recall, see *Spitting the dummy* on page 19.

TKM Automotive Australia has recalled model year 1990, 1991 **VOLKSWAGEN GOLF GTIs,** because in rare cases of extreme overheating, the heater core may leak into the passenger compartment. The recalled cars will have a bypass valve and shield fitted to the cooling system heater core circuit. Cars affected have the Vehicle Identification Number (VIN):
WVWZZZ1GZLW416006 to
WVWZZZ1GZLW999999 and
WVWZZZ1GZMW000001 to
WVWZZZ1GZMW626935.
The VIN is stamped on the body of the vehicle, located on the rear cross-member panel in the engine compartment, or on the compliance plate. Owners of affected vehicles should contact their authorised Volkswagen dealer to arrange for an inspection.

Woolworths Ltd Supermarkets, Food for Less, Flemings Stores, Variety Stores and Crazy Prices in NSW and the ACT have recalled **HOME BRAND SHREDDED MOZZARELLA CHEESE** 500 g (useby date May 1, 1996), because it is contaminated with higher than normal levels of bacteria and could cause food poisoning if consumed. Customers should discontinue using the product and return it to their nearest store for a full cash refund. For more information, contact the Divisional Recall Co-ordinator on (02) 892 7182, or any of the stores listed above from which the product is available.

CHOICE

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Registered office: 57 Carrington Road, Marrickville NSW 2204
Telephone: (02) 558 0099 **Fax:** (02) 558 9341
Subscription enquiries: (02) 558 8088 **Consumer Information Service:** (02) 559 9855
e-mail address: ausconsumer@choice.com.au
World Wide Web address: http://www.sofcom.com.au/ACA/

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MARCH 1995 — FEBRUARY 1996

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(D) Includes assessment of suitability for people with disabilities
(U) Update of previous report
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Refrigerators, 500 L Dec (T), Feb (U)
Removalists Aug
Renting vs buying a home Jul
Republic choices Nov

Savings accounts Oct, Dec*
Scotch Dec (T)
Shares Sep, Nov*
Ski holidays Jun
Smart cards Feb
Sports drinks Mar (T)
St George appliances May,Sep

Tampons/toxic shock Jun
Televisions, 51 cm Apr (T)
Termite inspections Jan (T)
Trans fat, in margarine, etc. Oct (T)
Travellers' health Dec, Feb (U)
Tyres, Landcruiser Apr

Vacuum cleaners, mid-priced Jul (T,D)

Wall ovens,
  electric multi-function Feb (T,D)
Washing machines Dec (T,D), Feb*
Water, bottled Feb
Water quality Sep (T)
Weight loss programs Nov
Whisky, scotch Dec (T)
Wills, making one Feb
Windows 95 Jan

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